



Wrangling Arabs and Israelis rebuked by Baker

From CHRISTOPHER WALKER in MADRID

THE Middle East peace process stumbles into its second phase tomorrow after three days of acrimony and vituperation in the conference chamber accompanied by backstage wrangling that caused James Baker to rebuke both Arabs and Israelis yesterday.

The American Secretary of State told delegates in Madrid that they must send signals of peace and reconciliation — and do it quickly. "If you do not seize this historic opportunity, no one else can, no one else will and no one will blame anyone outside your region."

Mr Baker's stern call for conciliatory gestures from both sides came after a morning that saw the Syrian foreign minister brandish an old "wanted" poster showing Yitzhak Shamir, now the Israeli prime minister, as a terrorist. Mr Shamir had earlier described Syria one of the most oppressive and tyrannical regimes in the world.

Kaunda rejected by voters

From JAN RAAH in LUSAKA

KENNETH Kaunda, unchallenged ruler of the central African state of Zambia for the past 27 years, was heading for a crushing defeat last night in the country's first free general election since 1968.

"You cannot reverse a trend like that," said Mr Justice Guy Scriven, head of an observer team sent by the Law Society of England after hearing that the opposition Movement for Multiparty Democracy had won nearly half a million votes against little more than 100,000 for Dr Kaunda in presidential elections, with just under half the results for the 150 constituencies declared.

Singing could be heard all over Lusaka last night when electoral officials announced that the Movement for Multiparty Democracy had won 56 constituencies, while Dr Kaunda's United National Independence Party had only six, all of them in the south-eastern region, dominated by Chewa-speaking people.

The results were hastening Zambia on its way to becoming the fifth African country to change its government through the ballot box in the past two years since the winds of change sweeping Eastern Europe turned to whittle the foundations of the dictatorial one-party states of Africa.

The most humiliating result for Dr Kaunda was in his home seat of Nchanga in the Copperbelt, where Frederick Chiluba, the leader of the Movement for Multiparty Democracy, won 20,680 votes against 637 for the 67-year-old president.

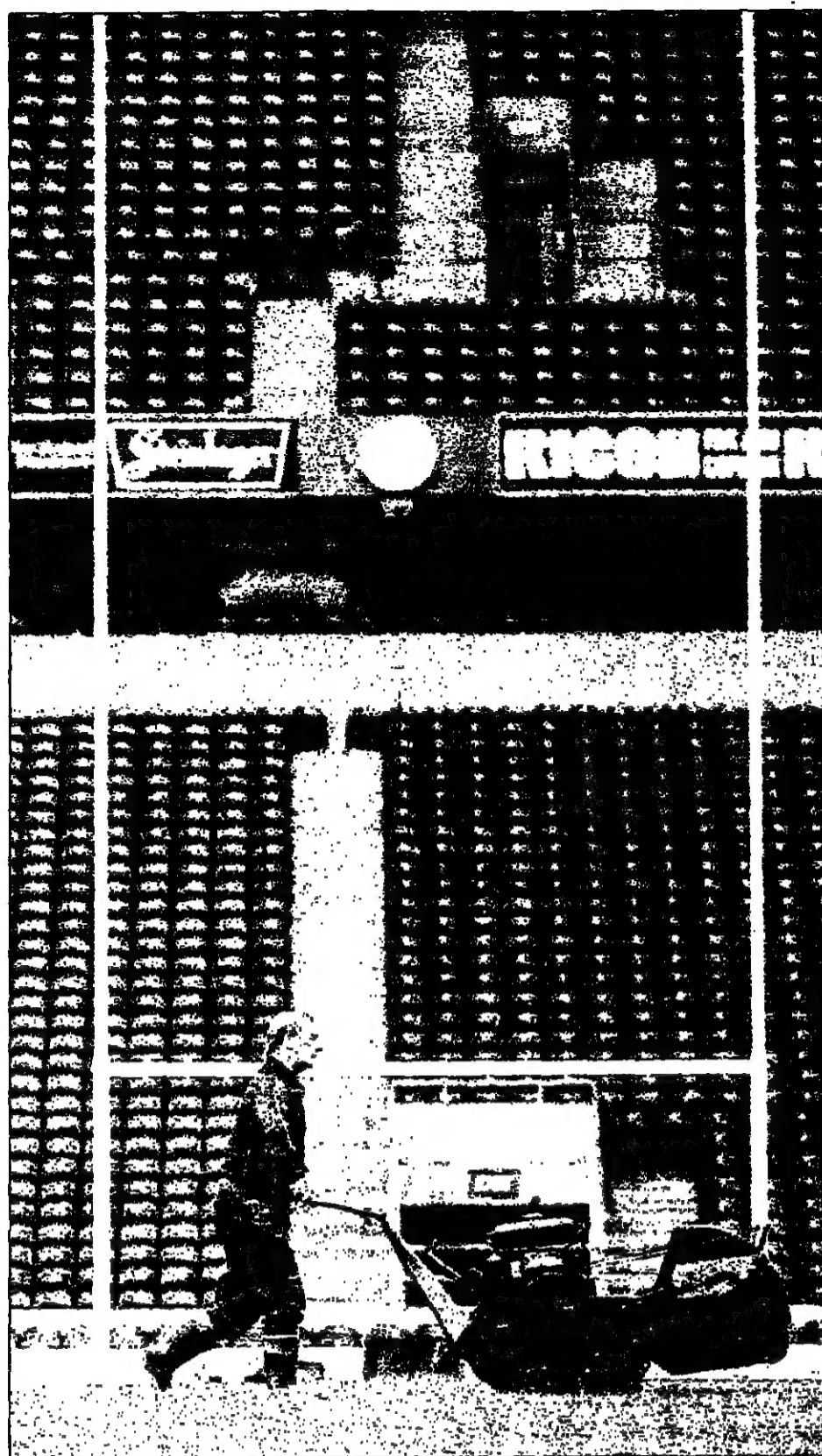
 Heading for victory, page 10
Down but not out, page 10

INSIDE

Births, marriages, deaths 16, 17
Crosswords 17, 20
Letters 13
Obituaries 16
Racing 34-35
Sport 34-40
TV & radio 18, 19
Weather 20
Weekend Money 27-32



What is our £20-a-day allowance against a £20m profit?



The green, green grass of home: after their wins in Paris and Edinburgh, the England rugby team returns to Twickenham today for the World Cup final against Australia

Final thought — where does the money go?

On the morning of the Rugby World Cup final, Rob Andrew, the England stand-off, describes the players' excitement, and their dissatisfaction at the financial rewards for their efforts

THE World Cup final at Twickenham today is the greatest event in English rugby union history. All the players, to a man, feel pride and privilege at being in the squad which will contest it. We are desperate to win, and we are determined that we will enjoy ourselves.

But the final, like the tournament itself, provides an extraordinary anomaly. The gate receipts for today's match will be £1 million. People from 40 nations will watch the match live; television fees alone will run into millions. The tournament will gross about £40 million.

Tickets have been changing hands for hundreds of pounds, and souvenirs of all sorts are selling briskly. Everyone is enjoying the thought of his cut. Everyone, that is, except the players. Everyone is allowed to make money, apart from those people whom the game is really about, the players.

As we prepare for the final, we still hear the cries of certain people in officialdom as they criticise our attempts to pick up a measly £5,000 each for the promotional work we have done on behalf of the game in the past seven months. Yet all we are asking for is peanuts; there has to be something wrong with those who say we may not be allowed even this.

I believe that this World Cup has changed rugby enormously. There can be no going back for the game. Whether, as a result of it, players will receive match fees for international games, I have no way of knowing; but some reward is inevitable.

It may be next year, or five or ten years, but this situation has to change.

People who put so much time into rugby have to get something back from the game to sustain them. What is the £20-a-day allowance we receive when set against a profit for the event of perhaps £20 million? How long will employers carry on supporting individual players who have to be away from work for five weeks, just so the game itself can extract a vast profit — and keep it all?

Am I the only one wondering what will happen to all this money? Where is it going? Who is accountable?

Tonight, whatever the result, the four semi-final teams and their associated representatives must sit down to a communal dinner at a London hotel. Assume a total of 40 people in each semi-final squad, and you have a guest list of 160. Yet the total number dining with us tonight is 1,200 — and not one of those will be a wife or girlfriend of any of the players.

But for the Rugby Football Union laying on a special dinner for our wives and girlfriends, they would have been left to make their own way home or eat elsewhere. This sums up rugby union — it is a game for the administrators.

If nothing changes within the game after this World Cup, what will happen? I suppose that rugby league clubs will continue to pick off the best from our game because of the money they can offer. Yet why should players be forced to leave rugby union simply because the game will not change its archaic attitudes?

All this, of course, will be furthest from our minds when we journey to Twickenham today. We are so

 Continued on page 20, col 5
Player portraits, page 38
Final teams, page 40
England's task, page 40

Heseltine tax spares students

By DOUGLAS BROOM AND ROBIN OAKLEY

THE government launched its alternative to the poll tax yesterday with an unexpected decision to exempt more than three quarters of a million students from paying the new council tax.

Michael Heseltine, the environment secretary, said the new concession underlined the government's determination to make the new tax fairer and easier to administer than the community charge it is due to replace in April 1993.

However, MPs, noting that the 17 parliamentary seats with the highest student populations include eight of those which Labour would have to capture for an election victory,

saw the move as a shrewd ploy for first-time voters. Students now pay an average poll tax of £50.

Seats which could be affected include Cardiff Central, Oxford West and Abingdon, Hampstead and Highgate, Westminster North, Cambridge, Sheffield Hallam and Bristol West.

Opposition spokesmen last night condemned the government's willingness to use guillotine procedures to rush the new local government finance bill through the Commons by Christmas. Mr Heseltine said of Labour's refusal to agree a timetable for debate: "The truth is that Labour is

now the only party that wants to keep the poll tax. They are terrified that we are going to abolish it and leave them with nothing to complain about."

In a foretaste of bitter parliamentary exchanges to come, Bryan Gould, his Labour shadow, accused the government of treating parliament and people with contempt. Mr Heseltine's comments, Mr Gould said, were utter nonsense and bare-faced cheek.

The bill was an attempt to "splice together an unfair property tax with enough poll tax principles to keep the Tory right happy, a confused mess which threatens a repeat of poll tax chaos."

David Blunkett, Labour's local government spokesman, said: "At 117 clauses and 14 schedules it is only marginally shorter than the poll tax bill and yet it is to be given less than half the time for debate."

By restating the bands in the bill ministers have given Conservative backbenchers in London and the Southeast an opportunity to argue afresh for regional banding to reflect variations in property prices. Mr Blunkett said: "Potential Tory rebels on the issue of regional banding must be delighted to see such clauses available for amendment."

Labour is hoping to benefit from Tory splits as Conservative MPs in the Southeast who fear that their constituents will lose out from the proposals voice their criticisms.

Sir Rhodes Boyson (Brent North) predicted a Conservative backlash as those in the Conservative heartlands realised that they were being penalised in comparison with those in the Midlands and the North because of the higher house prices in the capital and in the Southeast.

He said that Conservative prospects in the general

 Continued on page 20 col 3
Personal charge, page 14
Heseltine's albatross, page 14

Quorn loses trust land

THE Quorn, Britain's best-known foxhunt, last night lost its right to hunt on land owned by the National Trust, as supporters and opponents prepared to debate the whole issue at the trust's annual meeting in London today (Michael McCarthy writes).

The automatic revoking of the hunt's licence follows the suspension on Thursday by the Quorn of two of its joint masters, Barry Hercock and

Joss Hanbury, after allegations of unfair hunting made in a video produced by the League Against Cruel Sports.

The land at Uiverscroft, Leicestershire, and Calke Abbey, Derbyshire, is licensed to the Quorn in Mr Hercock's name. His suspension automatically invalidated the licence, the trust said.

 With the Exmoor, page 7
Leading article, page 15


Hercock: trust licence was in his name

Johnners and the Boil saved for the nation

By MELINDA WITTSTOCK AND PAUL WILKINSON

THE ramblings of Johnners, the Boil and the Bearded Wonder have been saved. More popularly known as members of BBC Radio 3's ball-by-ball cricket commentary team, they had faced the axe under a reshuffling of wavelengths to make way for new commercial stations.

But after an outcry from cricket aficionados, including John Major, the BBC has relented and their on-air meanderings, as much to do with cream cakes, pigeons on the pitch and buses outside Lord's as the play in the middle, will continue.

Several generations have religiously pressed their transistors to their ears to catch the commentary of Radio 3's *Test Match Special*, presented by such household names as Brian "Johnners" Johnston, Trevor "the Boil" Bailey and scorer

Bill "Bearded Wonder" Frindall. Most of the nicknames were created with a public schoolboyish humour by Mr Johnston, the doyen of the cricket commentators' club.

When the BBC was forced to relinquish the *Test Match Special* medium wave frequency to make way for the second independent national radio licence, advertised earlier this week, it announced it would switch cricket to Radio 5, its new hybrid of sport, children's programmes and education. A move to Radio 5 would have meant a significant curb on ball-by-ball coverage, with the Tests competing for airtime with other summer events such as Wimbledon.

The BBC's decision came as John Paul Getty II, the American billionaire, emerged as a possible saviour of the 34-year-old service. Mr Getty, first introduced to cricket 11 years ago by Mick Jagger, had offered to fund a special *Test Match* service on a commercial radio channel.

Yesterday, in a surprising U-turn, the BBC decided to keep alive what many regard as an essential part of the English summer. Coverage of *Test Match* will move to Radio 3 stereo FM in their entirety.

Lovers of classical music will lose their daytime output for about 30 days each summer to make way for the cricket. David Hatch, managing director of BBC Network Radio, said he had taken the decision reluctantly. "Around 3 per cent of Radio 3's classical music programming will disappear with this solution. But it will satisfy the great appetite of licence payers for the BBC's unique ball-by-ball coverage." The move would save Radio 3 £250,000, he added.

Saturday Review

IN TUNE



"You have to know who is number one," says Dame Gwyneth Jones's husband. As well as the diva-partners, Saturday Review interviews Arthur Miller, whose new play is assessed in today's Weekend Times

STAR WARS



Global defence? They used to laugh; now the superpowers are working together Review

WEEKEND TIMES

WHIZZ BANGS



Silver Rain, Jewelled Pyramid, Carnival Spray — the very names carry a whiff of gunpowder, treason and plot. Today's Weekend Times looks at the national obsession with fireworks

SPELL BOUND



Miranda Richardson stars with Joan Plowright in *Enchanted April*, a comedy of manners that opens the 35th London Film Festival next week. Weekend Times sifts through the best of the rest

Jamaica..!

One of Kuoni's most popular destinations, claimed by many to be the most beautiful of the Caribbean islands.

Jamaica is an island of contrasts with sugary white sands, sparkling blue

waters, cool green mountains and shimmering waterfalls. Unique to Jamaica are leisurely boat rides down the gently winding rivers of the Rio Grande. With KUONI

WORLDWIDE you can enjoy all of Jamaica with a choice of all-inclusive options, single and multi-centre holidays and superb free night, watersport and honeymoon special offers.

All this plus direct flights from just £569.00 and a choice of multi-centre holidays too! Ask your travel agent or phone 0403 741731 (24 hours) for a free brochure.

Voted by British Travel Agents "Britain's Best Longhaul Tour Operator"



Crime squad was out of control police report says

By STEWART TENDLER, CRIME CORRESPONDENT

A POLICE Complaints Authority investigation into the disbanded West Midlands serious crime squad has concluded that the elite unit was out of control, with inadequate definition of its work and little supervision of overtime, expenses or paperwork.

According to the report published yesterday, payments to informants were not properly managed, officers worked unnecessary overtime — much of which consisted of "meeting contacts" in public houses — and the interviewing strategy of suspects was poorly organised. Officers were found to have worked unrealistically long periods of overtime, increasing "the probability of such officers making errors of judgment, taking short cuts or circumventing legal rules".

Anyone who attempted to change the squad faced being moved from its ranks. Its leaders were guaranteed promotion, which meant they had no interest in change. Throughout the police service, forces are now not expected to keep officers in specialised squads for more than three years because of the dangers engendered by excessive loyalty or professional inbreeding. The West Midlands squad included men who had served for up to 15 years.

The investigation, carried by officers from West Yorkshire, was aimed both at the management of the squad and allegations of malpractice

which have resulted in the investigation of 214 officers and 96 cases of complaint being considered by the public prosecution office. An increasing number of prosecutions brought by the squad have been overturned recently in the Court of Appeal.

Yesterday's report covers the management of the squad. Some separate reports on the allegations of malpractice have been sent to the Crown Prosecution Service and others are on their way.

The PCA investigators could not find some papers, including the original notes of interviews in 14 cases and five complete files. No pocket books, which record officers' duties, were found at the squad's headquarters in Birmingham, nor could the investi-

gators trace documents concerning overtime, subsistence claims, duty sheets and other work which they expected to find in the offices of a busy squad.

The report says there was no evidence of the mass destruction of the papers "but the absence of the documents carries the unpalatable suggestion that some lines of enquiry may have been thwarted". While there was nothing to suggest the papers were taken from the headquarters around the point of disbandment, "it is reasonable to assume papers forming the present shortfall may have been removed".

Questions may now be raised about the whole management of the squad and why no action was taken until 1989, when Geoffrey Dear, then chief constable, disbanded it in the face of allegations of malpractice. The PCA report discloses that in 1985 a commander from Scotland Yard, investigating allegations against members of the squad, made a critical report to Mr Dear.

The PCA report, drawn up by Donald Shaw, the assistant chief constable of West Yorkshire, said the commander's observations were "seen by several officers of chief officer rank but the failures identified and referred to are repeated in this investigation". Mr Shaw wrote that if effective action had been taken in 1985-6 in particular to stop officers remaining in front-line positions too long, his investigation might not have been necessary.

Mr Shaw's report, which includes 17 recommendations for change, said: "It is with regret that the investigating officer recommends that should the chief constable decide to form such a unit, careful consideration should be given to the involvement of officers with service in the former squad."

The investigation discovered the definition of the squad's work covered major crime yet officers were involved in much more local offences and their use was sometimes extravagant.

Ron Hadfield, the current chief constable of West Midlands, said yesterday: "I cannot come to terms with tarring them all with the one brush and saying to some of them 'You won't investigate serious crime again'."

He had some sympathy for some of the men caught up in the enquiry and said: "I would love to be able to redress a little of the balance. These men were trying their best to do what they thought had to be done."



Dear: given critical report from Scotland Yard

Cervical cancer vaccine tested

By THOMSON PRENTICE, MEDICAL CORRESPONDENT

HUMAN trials of a vaccine to prevent cervical cancer, which kills more than 2,000 women a year in Britain, will start next spring, it was announced yesterday.

Researchers in Glasgow are developing the vaccine from one already effective in fighting a similar virus that causes cancer in cattle.

"We have found in cattle that before a cancer tumour becomes fully malignant, the vaccine induces rejection of the tumour," Savaria Campo, senior scientist and molecular virologist at the Cancer Research Campaign's Beatson Institute in Glasgow, said yesterday.

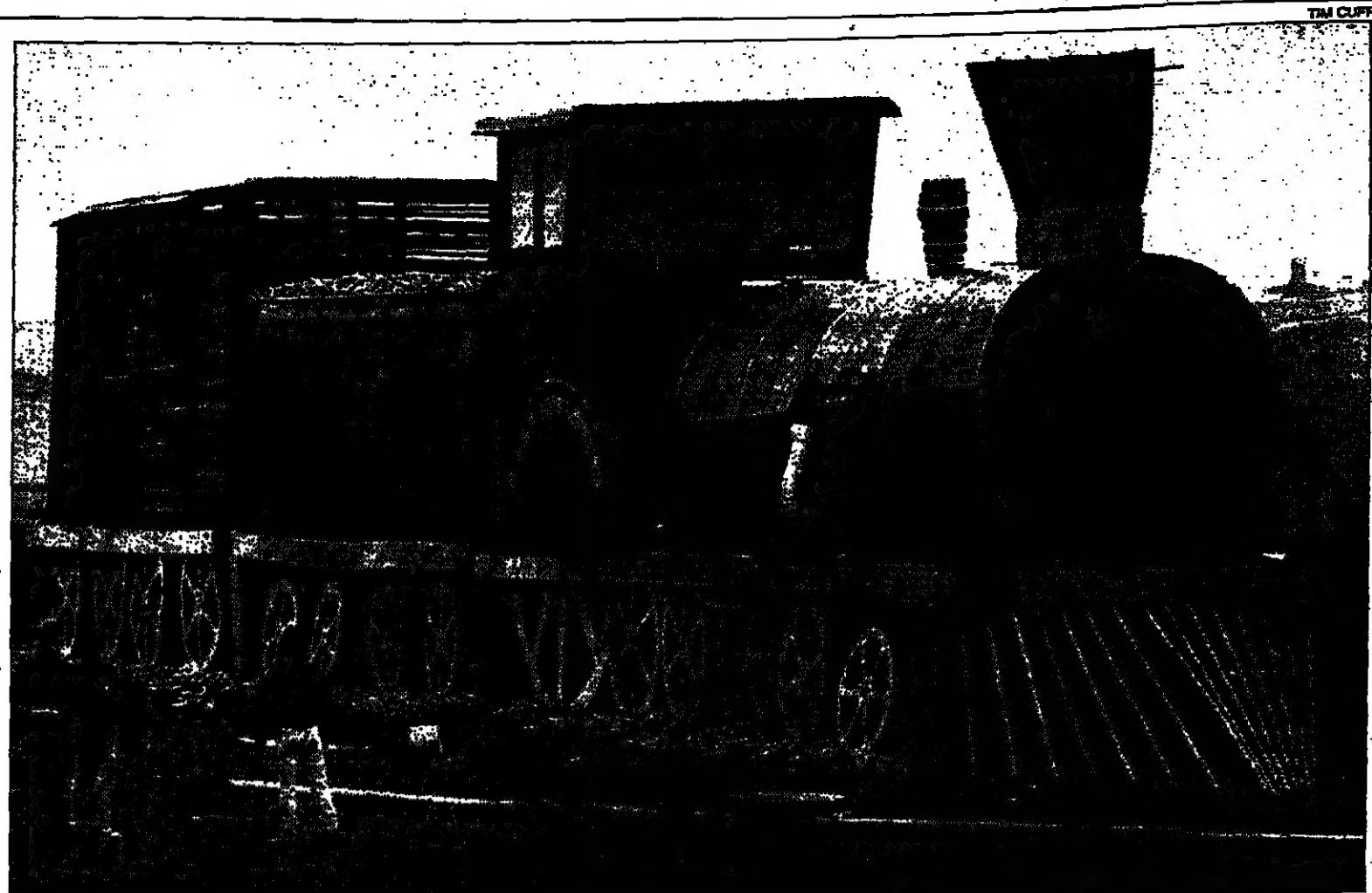
"We believe the human vaccine can protect against viral infection of the cervix. The virus is primarily transmitted during sexual intercourse and the logical approach is to vaccinate both boys and girls before they

become sexually active," she said.

The cattle disease is caused by bovine papilloma virus type 4, which is very similar to human papilloma virus type 16, known to lead to cancer of the cervix in women. About 4,500 new cases of cervical cancer are diagnosed in Britain every year. The disease can be cured if treated promptly.

Researchers are now planning the first human trials, which would involve healthy volunteers. In a second phase, women with signs of pre-malignant cells would be recruited.

Dr Campo developed the cattle vaccine with William Jarrett, professor of veterinary pathology at Glasgow University. Professor Jarrett played a leading role in the development of a vaccine against leukaemia in cats, and is also working on an AIDS vaccine.



Blazing row: organisers of a bonfire in Torrington, Devon, putting the finishing touches to a replica Wild West steam train which will be set ablaze tonight. However, they have come under fire for inviting Buster Edwards, one of the great train

robbers, to be their guest of honour. Bob Gilist, of Ilfracombe, a retired colonel who heads the local crime prevention panel, said: "It is entirely wrong to give a platform to someone who has been convicted of such a serious crime." Steve Blake, the organiser of the event, which aims to raise

£20,000 for charity, said that a relation of Guy Fawkes had been invited one year, "and if you think about it, people could say that was even worse". Weekend Times, page 1

Drivers get gust warning

By TIM JONES

DRIVERS of high sided vehicles and motorists towing caravans were warned last night to take particular care today and tomorrow when strong gusts could make road conditions hazardous.

Heavy showers, increasing in intensity, can be expected in most regions although, with luck, the rain may hold off over Twickenham while the final of the World Rugby Cup is being played. The Meteorological Office said that although winds would be at times strong the main danger posed by the weather would come from leaves making road conditions treacherous.

In spite of heavy rainfall this week, many parts of the Southeast are still subject to hose pipe bans. During the early hours of yesterday traffic on the new Queen Elizabeth II bridge over the Thames was slowed from 50 to 30mph because of high crosswinds.

In North Wales, traffic had to be diverted through the town of Conwy when water from a faulty pump splashed into the new £190 million tunnel. Conditions in the Channel are expected to be wilder.

Forecast, page 20

Independent schools hit by teacher shortages

By DAVID TYTLER, EDUCATION EDITOR

THE country's leading independent schools are continuing to suffer teacher shortages, finding it particularly difficult to fill modern language posts, even though they pay about 10 per cent above public sector salaries.

A survey by the Headmasters' Conference, which represents 234 independent schools, shows that the number of applicants for each vacant teaching post continues to fall in every subject except English.

The internal report says that despite the drop in the numbers, the quality of applicants was improving except in modern languages. Geoffrey Parker, chairman of the conference and high master of Manchester Grammar School, said: "Modern languages are by far the most difficult posts to fill. We are simply not producing enough graduates and the few that we do, can

find many other attractive opportunities.

"We are all trying to teach more foreign languages but the teachers are not there. In my own school we found it almost impossible to fill a vacancy in Russian. If our schools with their better conditions are facing these difficulties it is much worse in the state sector."

Independent schools continue to take a large number of their staff from state schools, with nearly one in four new teachers coming from the state system and only 8 per cent going the other way.

Some 38 per cent of recruits to conference schools — boarding schools including Eton and Winchester and large day schools — came mostly from other independent schools. State schools provided 24 per cent and training courses 17 per cent. Eleven per cent came from outside edu-

	Maths	Science	Modern languages	English	Other
Quality higher	30	39	26	34	67
Quality lower	27	29	37	19	40
More applicants	18	29	16	24	26
Fewer applicants	27	38	34	21	55
Posts reclassified	8	6	12	14	22

Letters, page 15

IRA jail escaper arrested

A member of the IRA who escaped from Crumlin Road jail in 1981 and was fighting extradition to Northern Ireland from the republic, was arrested by the RUC in Belfast yesterday (Edward Gorman writes).

Michael Anthony McKee, aged 35, was detained by officers at a house in Ballymashy Road in the west of the city. He is thought to have been hiding in the roof. McKee was one of eight Republicans who shot their way out of Crumlin Road prison in 1981.

Five days after his escape, he was sentenced in his absence to 20 years for possession of an M60 machine gun, a rifle and ammunition.

McKee, who is married with four children and was interned without trial in 1973, was recaptured in the Republic shortly after the Crumlin Road escape. It is likely that he will have to serve only about 16 months in prison.

Musicians settle

The Royal Opera House in London will reopen on Monday with a triple ballet bill following a settlement with its orchestra last night. The house has been closed for two weeks at a cost of £600,000. The musicians, who had claimed a 20 per cent pay rise, agreed to 5.5 per cent plus increased overtime, offered across the board to Covent Garden staff, and £9 a week for live broadcasts.

BBC drops film

The BBC has dropped plans to show *The Last Temptation of Christ*. The corporation denied, however, that it had banned or censored the controversial Martin Scorsese film because of the protest by an all-party Commons group, which claimed it was "grossly offensive to reasonable people with reasonable religious sensitivities". A BBC spokesman said that the film had never been scheduled.

Buying The Times overseas: Australia £2.50, Canada \$3.75, Europe £1.50, USA \$2.50, India £1.50, Japan ¥1,500, New Zealand \$2.50, Pakistan Rs 100, Singapore S\$2.50, South Africa R100, Switzerland Sfr 10, Taiwan NT\$100, Thailand Bt 100, USA \$3.50, USSR Rub 1.50, USA \$3.50.

Candidate wrote bounced cheque

THE Liberal Democrat candidate in the Hemsworth by-election was urged to withdraw yesterday after it was disclosed that a £400 cheque she had written had bounced.

Val Megson wrote the cheque in September to Les Craggs, a fishmonger, who supplies her two shops in the constituency. It was presented twice and marked "refer to drawer" both times.

The Labour party has called for Mrs Megson to withdraw from the by-election and the Conservatives have urged her to "do the honourable thing". However, Graham Elson, Liberal Democrat general secretary, said that Mrs Megson would fight on.

He said Mrs Megson's bank had told him that, when the cheque was presented, two

cheques she had paid in were still waiting to be cleared. "The bank assured us this morning that, those cheques having cleared, there are sufficient funds in her account to honour that cheque if it is re-presented," he said.



Megson: party says she will not withdraw

Rover pulls plug on music

By KEVIN EASON, MOTORING CORRESPONDENT

THE Rover car group yesterday banned its 26,000 workers from listening to personal stereos or ghetto-blasters while on assembly lines.

Executives have noticed an increase in shopfloor staff wearing earphones and listening to loud music, nodding in time to the beat while helping to assemble cars. In some areas, workers had brought in stereo equipment the size of a kitchen microwave and with enough power to fill a living room with music.

Staff complained that personal stereos, which have irritated travellers on trains and the Tube, were the only way to alleviate the boredom of having to cope with

assembling cars coming down the production tracks every two minutes for eight hours a day.

Ian Strachan, Rover's spokesman, said last night: "The Walkman factor has produced a number of complaints from workers who were bothered by music coming from the stereo systems."

"The situation is just the same as being on a beach where there is a loud radio playing. For every person enjoying the music, 50 more are driven to distraction," he added.

The ban has also been taken for safety reasons. Robotic cars, which drive themselves automatically around the highly auto-

mated assembly areas, send warning signals as they travel up and down the factory floor delivering components and it is feared that they will not be heard above the music.

At Ford's Dagenham plant in Essex, where personal stereos are discouraged but not banned, one worker said last night: "The music is the only way to stay sane when you're working constantly with no relief."

However, to prove it is not hard-hearted, Rover is offering to pipe radio into the factory over loudspeakers at a reasonable cost. Workers will be able to choose which station they listen to for eight hours a day.

I'm desperate for a Dow's.

DOW'S PORT

From THE GREAT AGE of Port Drinking.

Drug blunder doctors found guilty of manslaughter

By PAUL WILKINSON

TWO hospital doctors were yesterday convicted of the manslaughter of a teenage leukaemia patient who died after a drug was wrongly injected into his spine. They were sentenced to nine months' imprisonment, suspended for a year.

The two men had denied unlawfully killing Malcolm Savage, aged 16, at Peterborough district hospital in March 1990. Michael Prentice, aged 25, a junior house officer, and Barry Sullivan, aged 27, a house officer, had been at the hospital for just four weeks before the incident. During their four-week trial at Birmingham crown court, the prosecution had not alleged that either doctor intended to cause Mr Savage any harm, but accused them of "criminal failures" in their treatment of him. The court was told they ignored warnings about how the drug should be injected. Dr Prentice, who injected the fatal drug under Dr Sullivan's supervision, later told his colleagues: "We've just done a disaster."

The jury of five men and seven women took more than nine hours to find Dr Sullivan guilty by a unanimous verdict. It returned an hour later to convict Dr Prentice on a majority verdict of ten to two. Mr Justice Owen told the doctors: "You are far from being bad men. You could

have been helped much more than you were helped. This could have ensured that this particular tragedy never happened."

The court had heard that Mr Savage, from Spalding, Lincolnshire, had suffered leukaemia since he was four. Every month he went to hospital for an injection of the drug Vincristine in his arm. Every other month he also received another drug, Methotrexate, in his spine. But the two inexperienced doctors administered Vincristine, for which there is no antidote, through a lumbar puncture into his spine. Senior medical staff attempted to prevent the lethal drug reaching Mr Savage's brain, but he died two weeks later.

Michael Spencer, QC, for Dr Sullivan, from Manor Park, east London, maintained it was senior consultants and nursing staff at the hospital who were to blame for the patient's death. Anthony Arlidge, QC, for Dr Prentice, of Leicester, said if he had fallen short of the proper standards, it was because he was exposed to responsibility in a manner which he should not have been.

Peterborough health authority said last night the doctors would go before the General Medical Council, where their future would be decided.



Prentice yesterday, "Far from being a bad man"



Sullivan: "Could have been helped much more"

Joyriding accused remanded for safety

By RONALD FAUX

TWO men charged with the manslaughter of a girl aged 12, who died when a stolen sports car went out of control in Toxteth, Liverpool, on Wednesday night, were remanded in custody for their own protection by Liverpool magistrates yesterday.

Christopher Lewin, aged 17, admitted through his solicitor to being the driver of the Mazda MX3 which ploughed into a group of children collecting for Guy Fawkes night celebrations in Granby Street, Toxteth. Adele Thompson died when she and two boys were struck by the car. Mr Lewin and his passenger, David Nnah, aged 21, were charged with man-

slaughter and the unauthorised taking of a motor vehicle.

Lawyers told the court that both defendants expressed their deep sorrow for the accident, which has left Daniel Davis, aged nine, critically ill and Christopher Nimbley, aged ten, injured in hospital.

Peter Wint, for Mr Lewin, said his client did not deny being the driver of the car, but there was a great variance between what he said and what was put to him by the police. He said Mr Lewin had surrendered to the police on Thursday to clarify the matter as quickly as possible. He appealed for any witnesses to contact his office or the police.

Kim Egerton, for Mr Nnah, said it was accepted that he had been the passenger in the car. He was as devastated as anyone by the accident, she said.

No application for bail was made. Reporting restrictions were lifted.



the past six elections, whose opposition is cowed and divided — an incumbent president like that is a dead cert to be re-elected. Then again, there is this buzz in the air — a hint of an intimation, of a tickle, of vulnerability: Bush can be had.

Joe Klein on the US presidential election, in *The Sunday Times* tomorrow



Baton ball: guest conductor Mstislav Rostropovich enjoying himself at rehearsals yesterday with the London Symphony Orchestra for 12 concerts celebrating the centenary of his mentor Sergei Prokofiev, at the Barbican and Royal Festival Hall from tomorrow until December 1

Boxing injury

Watson makes slow progress

By THOMSON PRENTICE, MEDICAL CORRESPONDENT

MICHAEL Watson, the boxer who suffered brain damage during a contest six weeks ago, is emerging slowly from his coma but has not regained consciousness. Although specialists were being guardedly optimistic yesterday, the outlook for Mr Watson, aged 26, remains unclear.

After three brain operations to remove a blood clot and repair damaged vessels, Mr Watson was taken off a life-support machine last week and moved from the intensive care unit at St Bartholomew's hospital in the City of London.

Further surgery is not being contemplated, but his brain and other vital organs are monitored continuously. Kidney deterioration was detected at an early stage of the coma and has

been controlled with drugs. Physiotherapists have been working intensively on his limbs and chest to maintain circulation and encourage responses.

Mr Watson is unable to eat or drink normally and is receiving food through a tube in his nose. "He has shown some sporadic and limited control of movements, but has made no attempt to speak," a bulletin issued by the hospital yesterday said.

Peter Hamlyn, the consultant neurosurgeon who performed the operations on Mr Watson, said: "The most critical time has passed, but the final outcome cannot be predicted and he is not yet out of danger. He has some control of his right side and can understand and respond to simple commands."

Obstacles on the road back to life

By MICHAEL HORSNELL

ALMOST a year after his accident, Andrew Allingham, aged 29, can walk up and down stairs unaided, although he prefers his parents to wait at the bottom if only for psychological support.

He also enjoys a walk across the autumn fields near his home in Hitchin, Hertfordshire, but his poor balance has led to the occasional twisted ankle. His gradual return to a normal life from the coma he slipped into last December, when he received severe brain injuries after being knocked down by a car, has impressed doctors.

Yesterday Mr Allingham, who was unconscious for three weeks and given less than a 50 per cent chance of survival, spoke of the battle facing Michael Watson, the boxer: "He will have a very

difficult time adjusting after he comes out of his coma but he must persevere. I don't remember a thing about my accident and I don't know whether he will realise what happened to him in the ring."

Mr Allingham, who hopes to return to his job as a welfare rights adviser, underwent a series of operations at the Royal Free Hospital in north London after a blood clot was found on his brain.

Colin Shieff, consultant neurosurgeon at the Royal Free, said: "There are times when we all feel there is little future for a patient with brain injuries and then we are surprised by what he achieves at the end of the day. Sometimes recovery is less than perfect but a million times better than anticipated."



Lichfield: argument falls the Bob Monkhouse test

Dating ahead with Lichfield

By JOE JOSEPH

LORD Lichfield has added his weight to John Major's drive for more opportunities for women in Britain by unveiling his 1992 Unipart calendar, a year's worth of artistic photos of women (and their breasts) that the Queen's snap-crazy cousin took in various locations across Britain this summer.

"Women have always had more opportunities in the modelling world," says the elegant lord, who is coming to resemble a Burberry's clothes advertisement in the way that pet-owners come to resemble their dogs. "It's the one area where women have the advantage. Not every woman can do accounts. And not all women who can do accounts would make good pinups. Anyway, these aren't pinups, they're models."

Quite true. Where Lord Lichfield fathers is when he adds: "I can't see that anything I have taken in this calendar couldn't be shown on family television," which rather misses the point. Bob Monkhouse is shown on fam-

Manhattan. So he and his models, Kirsten, Clare, Lesley-Ann and Sarah, roamed England instead. They posed in Oxford, in Blackpool, in the rain. The bill, including Lord Lichfield's fee, was £130,000.

To give Fleet Street's finest snappers a chance to see how hard it is to take pictures of pretty women in artistic poses (that show their breasts), Lord Lichfield ferried the swimsuit models to Covent Garden, where they frolicked in nine tons of sand, beside a deckchair, three spades and a beach tent.

Passing children whooped at the sight of this convenient London beachette. But it was only after a chat through smiles and clenched teeth with the Unipart PR men that Lord Lichfield was persuaded to join his chilly models in the sandpit.

John Major might have called it a female public appointment, but the models looked distracted, as if they were mentally running down a list of alternative ways of earning a living. Possibly even learning to do accounts.

Starved nanny tortured by couple

By LIN JENKINS

A DOCTOR and his wife who treated their children's nanny as a slave, and tortured and starved her, were each jailed for five years yesterday by a judge who recommended that they be deported to their native Nigeria once their sentences had been served.

Judge van der Werff, passing sentence at Croydon crown court, said: "This is an awful and horrific case. Between the two of you, you enslaved and tortured this young woman, and slavery was abolished in this country 200 years ago."

Truman Abassah, aged 43, of Beveley Heath, Kent, who worked at the Brooke general hospital in Woolwich, south-east London, pleaded guilty to two charges of assault occasioning actual bodily harm to Helen Samuels, aged 25. His wife, Philomena, aged 36, pleaded guilty to four similar charges.

Nicholas Jones, for the prosecution, had told an earlier hearing that Miss Samuels, who is Mrs Abassah's stepdaughter, had come from Nigeria to look after the couple's three children. She worked a 13-hour day, had no days off and was unpaid.

Dr Abassah had forced her to lie down, stuck a safety pin into her body more than 30 times and whipped her with the knotted flex from an electric kettle. His wife told Miss Samuels to stop bleeding on the carpet. Mrs Abassah admitted gouging the nanny's face with her nails and pulling her hair out.

The police were alerted by a neighbour, Doris Tapley, who heard screams and found notes begging for food by the garden fence. She left out sandwiches, cake and a chicken, all of which were taken. She said she had twice seen Miss Samuels at the front door with blood running down her face, and said she was always clothed in rags. She said the young woman ate only the children's left-overs, and had to sleep outside on the floor, even in winter.

Actor's counsel dismisses Sun's 'Wonderland' case

By ROBIN YOUNG

The Sun newspaper was yesterday accused in the High Court of running an "Alice in Wonderland" defence against a libel action brought by the Coronation Street actor, Bill Roache.

The actor's counsel, Charles Gray, QC, said the jury should vindicate Mr Roache, who has played the character of Ken Barlow in the television series for the past 31 years, by awarding him large damages so everyone would know that the newspaper's article labelling him smug, self-satisfied and boring was indefensible.

Mr Gray said it was "impudent" of The Sun's counsel, David Eady, QC, to equate Mr Roache's feelings with a fridge. Mr Eady had asked the jury, when considering damages, to think in terms of the

value of a car, a holiday or a fridge.

Mr Gray claimed: "Mr Roache's professional reputation is on the line, as is his personal character." He dismissed a suggestion that the allegations were trivial.

Mr Roache, of Wilmslow, Cheshire, is suing The Sun, editor Kelvin MacKenzie and freelance journalist Ken Irwin over an article which appeared in November last year alleging the actor had been universally nicknamed "BKB" — Boring Ken Barlow — was hated by the cast (for which The Sun has now apologised) and was regarded as a joke by producers and scriptwriters.

Mr Gray said The Sun's apology to Mr Roache was "monumentally hollow". Instead of showing contrition,

the newspaper went on to stand by its allegations that the actor was smug, self-satisfied and boring and had come close to being fired on a number of occasions.

Mr Irwin even told the jury that Mr Roache was "secretly despised" by some members of the cast, and Mr Eady had added his own epithets, calling Mr Roache "patronising, preachy and haughty", said Mr Gray.

In an "Alice in Wonderland" situation, the newspaper had subpoenaed two witnesses and both had said they did not think Mr Roache was either smug or self-satisfied. The newspaper would neither "put up nor shut up", said Mr Gray.

The case continues on Monday.

The book they searched the earth for.

Inspired by the great explorers of the world, this major new reference book brings you the most enthralling account of exploration ever published.

Over four hundred explorers' lives, times and discoveries are vividly described: the modern explorers who first crossed Australia, penetrated Tibet, reached the Poles, found the

source of the Nile, as well as the voyages of

Over one hundred and eighty rare period

maps allow the reader to

share the explorers' own

view of the world, and

where they thought they

were going when they set

out. While, in contrast,

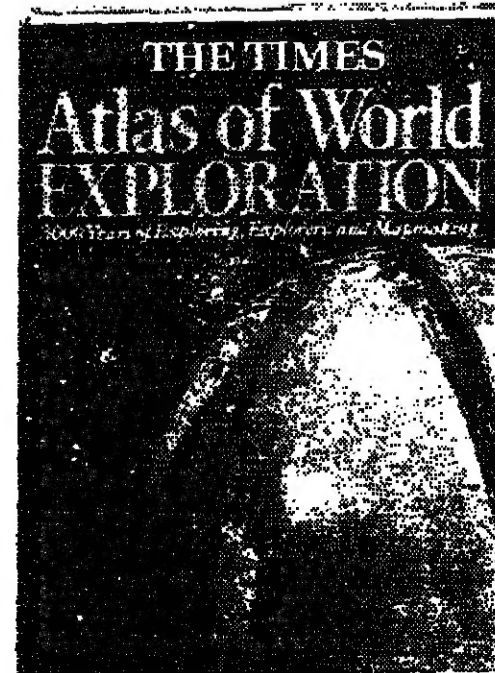
one hundred and thirty

newly created maps show

where the explorers really

went. Imagination and

reality were poles apart!



navigators such as Vasco

da Gama, Magellan and

Columbus, whose epic

adventures began the

process by which the

world was revealed.

£35.00 Available from

all good book shops.

TIMES BOOKS

A Division of HarperCollins Publishers

Surprise victory for Tory right wing as key feature is carried over from community charge

Levy will retain a personal element

By DOUGLAS BROOM
LOCAL GOVERNMENT
CORRESPONDENT

THE new council tax will be levied on individuals as well as properties as a concession to Conservative rightwingers, retaining one of the key elements of the poll tax. Under a proposal prepared by civil servants and approved in principle by ministers, council tax bills will bear a marked resemblance to bills for the community charge, which the new tax will replace in April 1993.

Although the total amount due will be based on the value of the property, the bill will break that sum down into two elements. Half will be levied on the property and the rest split between two adults at each address.

The concession surprised many Tory rightwingers who thought they had lost the battle to retain the personal element of the poll tax.

Whitehall sources said that the new council tax bills had been designed to make it

TAX STRUCTURE

easier to give 25 per cent discounts to single people by simply lopping off one of the two personal charges. Council tax bills would be addressed to the householder and the only records needed would be valuation lists marked to show which properties were occupied by single people.

A second change to the new tax was announced yesterday at the formal launch of the local government finance bill, which will set up the new tax. Michael Portillo, the local government minister, said that complex plans for discounts under the new tax, requiring councils to know incomes, had been dropped. "The benefit system will be much simpler and easier for everyone to understand," he said.

The new system would be similar to the one that operated under the rates. Householders who claimed rebates would be under a legal duty to

declare the total incomes of all the people living at the property and councils would investigate further only if they suspected fraud.

The bill gives valuation officials the power to enter homes against the will of owners, but only in order to check on improvements and extensions for the purposes of valuation.

Most of the bill's 117 clauses and 14 schedules are taken up with definitions of who is liable to pay, formulae for the calculation of tax levels and enforcement procedures.

Anyone who occupies a "chargeable dwelling" will be required to pay, as will people living in caravans, tents and houseboats.

Owners of second homes and empty properties will be better off under the council tax. Under the poll tax they were required to pay a double tax bill but under council tax they will pay only the 50 per cent property element.

Heseltine's albatross, page 14



Shan't pay, won't pay: protesters on the anti-poll tax demonstration in London in March last year which ended with a riot in Trafalgar Square

9.75%
CAPPED
until September 30 1992
APR
10.4%

DOWN
WITH
BARCLAYS.

How would you like the reassurance of knowing that for a set period you won't pay any more for your mortgage?

At Barclays we have a capped rate mortgage at 9.75% APR 10.4% until September 30th 1992.

And you will automatically switch to paying a lower rate if, during this time, the Barclays standard variable rate falls below the capped rate.

It's available whether you're moving, remortgaging or want to release some of the equity tied up in your home.

You can keep your capped rate mortgage if you move house and at the end of the period you can choose to take a fixed rate, or switch to the standard variable mortgage rate*.

So if you would like to be certain of your outgoings make the move to Barclays.

Could there be a better home for your mortgage?

For further information call in to your local branch or freephone:

☎ 0800 400 121 NOW

YOUR HOME IS AT RISK IF YOU
DO NOT KEEP UP REPAYMENTS ON A MORTGAGE
OR OTHER LOAN SECURED ON IT.

*Barclays Direct Mortgage Rate. Available on new endowment, pension linked and repayment mortgages of £20,000 or more. The Bank will require a first charge over the property and a first charge of an approved life policy (or policies). To apply for a mortgage you must be 18 or over. A written quotation is available on request from your local branch or Barclays Bank PLC, Home Mortgage Section, PO Box 120, Longwood Close, Westwood Business Park, Coventry CV4 8JN. (Member of IMRO) Not available in the Channel Islands or the Isle of Man.

+++ YOU'RE
BETTER OFF
TALKING TO
BARCLAYS

Paying dear for the accidents of history

By PETER VICTOR

EILEEN Whelan's mid-terrace "two up, two down" home in Hampstead Garden Suburb, north London, cost her less than £4,000 in 1962. Yesterday an estate agent said it was worth about £150,000, which would mean Miss Whelan would have to pay more for herself and her 90-year-old mother than she does under the poll tax.

The government's assessment of the amount payable in her property band amounts to £377, compared to the £247 each that Miss Whelan, aged 65, and her mother paid in poll tax. Miss Whelan does not qualify for a rebate because she has a "reasonable pension" from her career in the civil service, from which she retired five years ago.

She moved into her home as a tenant in the late Fifties. She and other tenants bought their homes when a partnership attempted to take over the properties in her suburb.

"All the homes in the suburb will be in the upper price brackets," she said. "Most of them are medium and small houses. The fact that they are worth a lot now is an historic accident. We look like an affluent area, but some of the people around here are poorly off."

"The people everyone should be looking at are those who are just above the social security level but, for historical reasons, are living in a house worth a lot of money. There are a lot of elderly people who are not aware what their houses are worth. Even if they were, they would not want to sell them because they like living here. "My rates used to be £1,000. It's swings and roundabouts."

Alan Lawson, aged 79, and his wife bought their three bedroom terrace house near by for £19,500 in 1976. It is now worth between £175,000 and £185,000. They are paying

£247 each in poll tax, and will face a bill of £666 under the council tax.

Mr Lawson, a retired BBC employee, has gained almost nothing from the transition to council tax as his rates in 1988 were £681. His home is at the bottom of band G, which covers houses worth up to £320,000. "Let us face it, this has nothing to do with fairness of burden," he said. "As long as the people with plenty of money get more, then the rest of us can go to hell."

With the council tax, he said, "it is down to the district valuer's idea of how much our homes are worth. And what do they do with the money? It goes to private contractors to make them richer."

Camilla Raab, a part-time freelance editor who lives in the same area, is a widow and lives alone in her two-bedroom home worth £140,000. Even with a 25 per cent reduction, her annual council tax bill will be £434, against the present poll tax of £247.

Having bought the house in 1973 for less than £20,000 she has seen it increase in value by an amount she describes as obscene. Her occupational pension means she will not qualify for rebates under the council tax scheme, though the increased bills will not mean she has to live in poverty.

Nevertheless, she said, the change in council taxation is "fairly monstrous. I would not mind if we were getting additional services to compensate for the extra payment. I have no one getting education, so I see no benefit there."

Mrs Raab, aged 69, works from home. "I appreciate that I am not in as bad a position as others. But then again we all have to pay, and I do not see what the local authority has to show for it."

Poll tax collection rates 1990/91			
Council	% of budgeted inc collected*	Council	% of budgeted inc collected*
Best		Worst	
Castle Morphet	118	Greenwich	77
Westminster	113	Bristol	78
Cannock Chase	110	Waltham Forest	78
Copeland	105	Birmingham	75
North Seals	105	Southampton	75
Maldon	105	Newham	74
Scarborough	105	Islington	71
Wyre Forest	104	Liverpool	69
Gateshead	104	Lambeth	67
Hambledon (N.Yorks)	103	Hackney	65

*Councils budget to collect between 90 and 95 per cent of the total amount due. Source: DoE.

Numbers jailed for non-payment			
Council	No of adults jailed	Immediate/suspended sentences passed on non-payers	
Burnley	17	Magistrates court	
South Tyneside	5	Wycombe (Bucks)	41
Trafford	4	Gateshead	36
East Staffs	3	East Gwent	34
Gateshead	3	North Sefton (Merseyside)	30
Thames	3	Sefton	29
Medina (IOW)	3	Lichfield	27
Ealing	3	Grantham	24
Newham	3	Grimsby and Cleethorpes	23
Taunton Deane	3	South Tyneside	21
Sefton	3	Medway	18
Newcastle-under-Lyme	3	Nottingham	17
Poole	3		
South Kenton	3		

In all 29 councils have jailed 67 people. Source: Home Office. Figures relate to the first 15 months of poll tax.

Labour MPs still refusing to pay the poll tax: Ron Brown (Edinburgh, Leith); Jeremy Corbyn (Islington, North); Terry Fields (Liverpool, Broad East); Bob Perry (Liverpool, Riverside). Source: Municipal Journal.

Number on British electoral register has fallen by 140,000 in 1990/91. Oldest poll tax rebel is Tom Hopkins, 78, imprisoned for two weeks on October 10, 1991 for refusing to pay his £280.40 bill. 6250 council tax payers who have refused to pay their poll tax are to be given 14 months to pay or lose their right to vote on local tax bills.

Real refugees may be shut out, admits minister

By QUENTIN COWDRY
HOME AFFAIRS CORRESPONDENT

HOME Office plans to curb abuses of the asylum rules could make it more difficult for some genuine refugees to escape persecution, the government admitted yesterday as it published its asylum bill.

In a surprise confession to journalists, Peter Lloyd, the Home Office minister responsible for immigration and asylum, said plans to tighten checks on passengers' travel documents before they embarked on aircraft or ships bound for Britain carried a risk that some legitimate asylum claimants would be turned back.

The minister, however, maintained the new checks would bear most heavily on bogus claimants. "The traditional way genuine applicants escape is not to walk past the authorities at an airport, but to cross borders clandestinely," he said.

Mr Lloyd's comments, seized upon by asylum support groups as evidence of the harshness of the government's moves, came as ministers unveiled what is likely to prove the most controversial bill of the new parliamentary session.

Claiming the bill would bolster rather than undermine the institution of asylum, Kenneth Baker, the home secretary, said the package would reduce the number of claimants given "exceptional leave to remain" (ELR), a category often extended to people whose paperwork has become excessively delayed or complex.

Of the 4,060 claimants dealt with in 1990, 2,430, or 60 per cent, were given ELR. Asylum was granted to 980, or 24 per cent, of applicants and 650, or 16 per cent, had their claims rejected. About 30,000 new claims were lodged during the

year, Mr Baker said that, in future, those granted ELR, a status also given sometimes to claimants who have married people lawfully settled in Britain, take they are awaiting a decision on their status. He said the package would predictably alter the proportion of claimants given ELR.

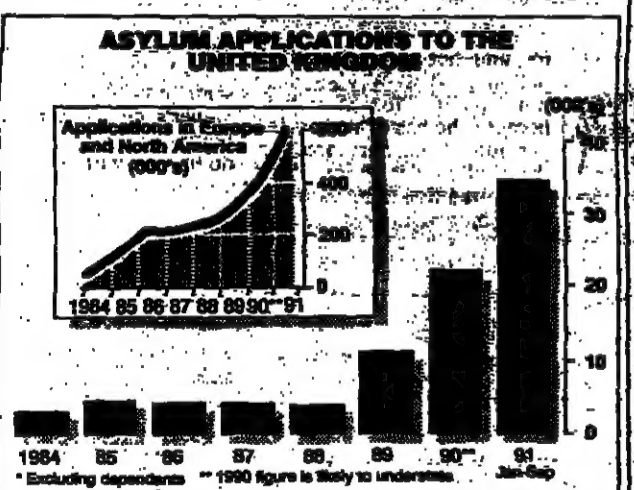
The asylum bill aims to cut the average time it takes to process applications for asylum from two years to four months. To meet this target, the Home Office plans to recruit 100 additional civil servants to screen applications, to create a fast-track appeals procedure for claimants with clearly unfounded cases and to assume new powers to reduce the amount of time a claimant can remain in the country after being refused asylum.

The package also includes the provision of 300 extra immigration detention places; the creation of a new power enabling officials to fingerprint asylum-seekers; and reduced rights to housing for applicants. Offsetting these moves, the government wants to give claimants refused asylum the right to appeal before being removed from Britain.

Mr Baker said: "I believe that my proposals are a fair and proper response to the magnitude of the problem and will protect the interests of genuine refugees while dealing quickly and effectively with those who misuse the system."

Numbers of claimants have increased from 5,000 in 1988 to an estimated 46,000 for the whole of this year. Since last November, the backlog of people awaiting a decision has more than doubled to 60,000.

Leading article, page 15



Hamilton allows for rethink

By SHEILA GUNN
AND MICHAEL EVANS

ARCHIE Hamilton, the armed forces minister, left the way open yesterday for a government rethink on the number of army infantry battalions when he told MPs that "an awful lot could change" between now and the planned regimental mergers in 1993-4.

As the by-election campaign in Kincardine and Deeside entered its final week, Mr Hamilton appeared to give hope to those concerned about the future amalgamation of the Gordon Highlanders and Queen's Own Highlanders.

Under pressure from Labour and Liberal Democrats, Mr Hamilton said the amalgamations were not scheduled to take place in the first phase of the government's defence cuts and that Scotland came out well from the changes. "Clearly during that time, although the decisions have been taken, the military considerations could change," he said.

Gerald Kaufman, the shadow foreign secretary, had challenged him to repudiate comments made by Ian Lang, the Scottish secretary, and Malcolm Rifkind, the transport secretary, that plans for the merger between the two regiments, which recruit from the by-election constituency, would be reviewed.

Defence ministry sources emphasised yesterday that there was no intention of changing the government's decision on reducing the size of the army and amalgamating the regiments already listed for merger, unless there was a significant increase in commitments.

Millions paid out in error

By SHEILA GUNN
POLITICAL CORRESPONDENT

SIR John Bourn, the public spending auditor, has uncovered multi-million pound mistakes in payments to some of Britain's poorest families.

In the second report in a week criticising the social security department's accounting systems, Sir John blamed official errors in estimating claimants' income support and family credit payments.

An investigation by his auditors of a sample of payments of income support in 1990-1 found that mistakes were made in 13.6 per cent of cases. Overpayments totalled £261.5 million, 2.9 per cent of the total spending, and underpayments amounted to £83.4 million, 0.9 per cent.

The main reason for the errors was official error by the department in calculating claimants' entitlements," he said. In 1989-90 a higher percentage of errors, 14.4 per cent, was discovered.

Sir John's investigation into a sample of family credit payments revealed that there had been wrong calculations in 15.5 per cent of cases. He estimated that overpayments totalled £11.4 million, 2.3 per cent of total spending, and underpayments amounted to £1.6 million. He blamed it on a failure to work out claimants' earnings correctly.

Michael Meacher, the shadow social security secretary, called for sanctions against the key social security department officials "because of their mismanagement of public funds". He said he would be pressing for a Commons debate on Sir John's findings.



Front line: Kenneth Baker talking to police yesterday on the Meadow Well estate, North Shields, scene of September riots sparked by joyriders

Yugoslav embargo gets Hurd backing

By PETER MULLIGAN
AND JOHN WINDER

COMMONS

DOUGLAS Hurd yesterday gave his clearest backing yet to a selective oil embargo in Yugoslavia as he called for stronger pressures to help end the fighting there.

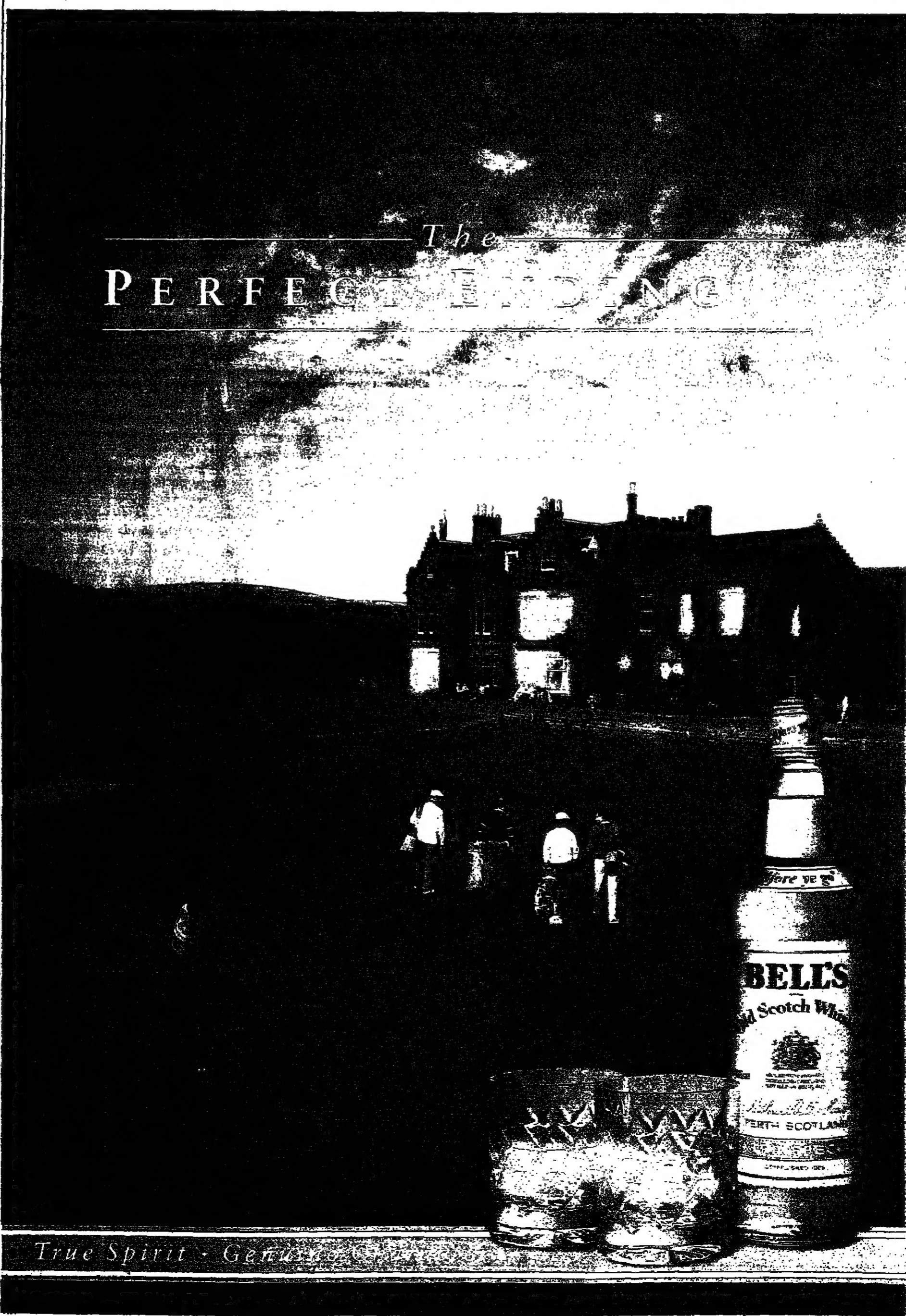
The foreign secretary told the Commons at the start of the second day of the Queen's Speech debate that recent attacks on Dubrovnik could not be justified by any political argument.

He said these had swayed many people into believing, as he did, that measures should differentiate between those factions willing to negotiate and those who were not.

Mr Hurd said: "I think it will be well worthwhile examining how an oil embargo would work."

Emphasising the need to increase pressures to help end the fighting, Mr Hurd also told MPs that it was time to suspend the EC's trade and co-operation agreement with Yugoslavia.

The PERFECT ENDING





AHEAD OF THE REST FOR VALUE.

MODEL	PRICE (£)	0-60 MPH	TOP SPEED	POWER STEERING	ELECTRIC SUNROOF	CENTRAL LOCKING	ELECTRIC FRONT WINDOWS	TINTED GLASS	SELF-LEVELLING SUSPENSION
BX 19TGD	11,555	12.7	102	YES	YES	YES	YES	YES	YES
CAVALIER L 1.7D	11,875	20.0**	94	YES	NO	YES	YES	NO	NO
MONTEGO 2.0 DLX	12,225	12.5	101	NO	YES	YES	YES	YES	NO
SIERRA 1.8 LX TD	12,860	15.2	99	NO	NO	YES	YES	YES	NO

NO WONDER THE CITROËN BX DIESEL IS IN POLE POSITION ON THE GRID.

The BX 19TGD leaves its competition far behind. As you can see, the BX is the least expensive (often by far), offers excellent performance, and has an unmatched list of equipment (including, of course, Citroën's unique self-levelling suspension).

All this on top of benefits common to all BX diesels, such as superb economy, durability and an engine that is less harmful to the environment than petrol driven cars – even those fitted with a catalytic converter.

Like the BX 19TGD, all the other BX diesels leave their rivals standing.

The BX TZD Turbo, for instance, is the fastest car in its class, and the BX 17TGD is the most economical, with running costs of only 20.1p per mile.*

The extensive BX diesel range also includes the only automatics in the class and three cavernous Estates.

By now, you won't be surprised to learn that the BX has been Britain's best selling diesel for the last four years.

CITROËN BX 19TGD ESTIMATED PRICE ON THE ROAD £11,955††

	12 Months	36 Months	48 Months
Flat Rate	2.9%	5.9%	6.9%
A.P.R.	6.21%	11.77%	13.48%
Initial Deposit	25%	25%	25%
Initial Payment	£2,988.75	£2,988.75	£2,988.75
Monthly Payments	£768.86	£293.15	£238.35
Finance Charge	£295.32†	£1,622.40†	£2,509.80†
Total Payable	£12,250.32†	£13,571.40†	£14,464.80†

Applicants must be over 18 years of age and credit worthy. A Guarantor may be required. Full written quotations available on request. Finance offers through Citroën Finance are subject to credit acceptance, vehicle availability and relate to transactions completed by 30th November 1991. † Including an acceptance fee of £35-25 payable with the first instalment.

And now there's a range of attractive finance deals available on the entire BX diesel range (also on non-fuel injected 1.4, 1.6 and 1.9 litre BX models).

Furthermore, with every new BX comes a year's free Citroën Assist, our 24-hour accident management and recovery service.

Meanwhile, to test drive a BX diesel you don't need to visit Silverstone.

Just your nearest Citroën dealer.

To find out more about the Citroën BX Diesel range, please phone free on 0800 262 262 or return the coupon to: Dept. TIM 269, Citroën UK Ltd, Freepost, London N4 1BR.

Mr/Mrs/Miss/Ms Initials Surname

Address

Postcode

Current Car Make

Model

Registration Letter

Petrol ☐

Diesel ☐

Intended Replacement Date: Month

Year

CITROËN BX DIESEL



THE BX DIESEL RANGE SPANS 9 MODELS FROM THE BX 17TGD (£10,575) TO THE BX TZD TURBO ESTATE (£13,980). MODEL FEATURED BX 19TGD (£11,855) MUDFLAPS OPTIONAL EXTRA. PRICES QUOTED ARE EX-WORKS AND INCLUDE CAR TAX AND VAT, BUT EXCLUDE ADDITIONAL ON-THE-ROAD COSTS FOR DELIVERY, NUMBER PLATES AND SIX MONTHS ROAD TAX. ††ADDITIONAL ON-THE-ROAD COSTS ARE ESTIMATED AT £400 FOR CITROËN MODELS. ALL PRICES CORRECT AT TIME OF GOING TO PRESS. WRITTEN QUOTATIONS AVAILABLE FROM DEPT TIM 269, CITROËN UK LTD (LICENSED CREDIT BROKERS), FREPOST, LONDON N4 1BR. FOR EXPORT/TAX FREE SALES CONTACT CITROËN BERKELEY SQUARE, TEL 071 629 8818. *SOURCE: FLEET MANAGEMENT MAGAZINE. TOTAL COST INCLUDES PURCHASE, DEPRECIATION, MAINTENANCE, FUEL AND INSURANCE OVER 4 YEARS AT 20,000 MILES/YEAR. **0-62MPH FIGURE.

As both sides in the hunting debate meet for another power clash, The Times examines the arguments



With a view to tradition: members of the Exmoor hunt trying to keep the hounds in sight as they hunted across Heddon Valley this week

Hunt opponents renew National Trust assault

By MICHAEL MCCARTHY, ENVIRONMENT CORRESPONDENT

THE issue of hunting comes back to haunt the National Trust at its meeting in London today. The gathering at Westminster Central Hall is likely to see a repeat of last year's impassioned debate at Llandudno, where a members' resolution banning deer hunting on trust land was narrowly passed, and a similar move on fox-hunting lost by a narrow margin. The trust has shelved the deer hunting question by setting up a two-year enquiry into its effects, meanwhile letting it continue on trust land, but has been unable to keep the issue off the agenda.

Three motions for debate, ostensibly concerned with procedural matters, will reflect the battle that has gone on over hunting animals with hounds since 1988, when the first members' anti-fox-hunting resolution was put and lost, while the question will be personalised by seven anti-hunting campaigners who are standing for election to the trust's governing council. The position of the trust is studiously neutral. Officials emphasise that the council is not pro-hunting. Many members devoutly wish the whole issue would go away, feeling that Parliament is the proper place to resolve it.

Two of the motions for debate, backed by hunting supporters, seek to limit the way in which future anti-field sports resolutions might be put. One proposes that no subject be brought up as a resolution more than once every five years; the other suggests that no resolution be debated unless 10 per cent of the trust membership is present in person or by proxy — about 200,000 people.

The third motion, put forward by hunting opponents, seeks to alter the trust's constitution to allow the chairman continuously to maintain the status quo on trust policies.

The debates will be accompanied by an unashamed bid at

entryism to the trust's higher echelons by seven opponents of hunting, who are standing for election to the 52-member council on an anti-hunting ticket, and who say that if elected they will use all their endeavours to bring hunting on trust land to an end.

The day will undoubtedly be a test of the chairmanship of Lord Chorley, the geographer peer who has taken over as the head of the trust from Dame Jennifer Jenkins.

Pressure for a ban on fox-hunting intensified last night with publication of a cross-party Commons motion calling for immediate action (Sheila Gunn writes).

Dame Janet Fookes, Conservative MP for Plymouth Drake and former chairman of the RSPCA council, backed by six Labour and Liberal Democrat MPs, demanded legislation "to outlaw the pursuit and killing of animals for entertainment".

Leading article, page 15

In pursuit of a trickier prey than the fox

The division is not just between hunters and saboteurs but between country people and 'townies', writes Bill Frost

Rain dripped steadily from the brim of Captain Ronnie Wallace's bowler as a gale force wind stung his horse's flanks. However, the master of the Exmoor foxhounds seemed not to notice that the weather had turned hunt saboteur for this week's meet on National Trust land at Heddon Valley in an isolated corner of north Devon.

The master seems preoccupied with more than the elusive fox. Much as he hates to leave his corner of Devon and Somerset, he will not be riding to hounds today. Instead, Captain Wallace will be in Central Hall, Westminster, fighting for his sport's survival at the National Trust meeting.

Captain Wallace described the anti-hunting lobby as entryists, determined to wreck the National Trust in the same way that they had, in his view, ruined the RSPCA. "The vast majority know nothing of the sport," he said. "It is an unholy alliance of misguided Tory matrons and extreme left-wingers who, given the chance, will destroy the delicate balance of country life."

There are few on Exmoor who would disagree with the master. Local farmers who have lost young lambs and chickens are ardently pro-hunt. Reg Dallyn, who raises cattle and sheep, said: "A lot of land was bequeathed to the trust by people who wanted hunting to be maintained. You can't rewrite the terms of the will, no public body could or should. Hunting is the cleanest and most humane

way of dealing with a pest." Claude Rogers, another north Devon farmer, spluttered with indignation at the prospect of a ban. "These townies! What do they know about losing lambs and chickens?" he asked. "It is none of their business anyway. I don't go up to London and say it is dirty and crime-ridden and should be closed down."

Exmoor people are closely linked with the hunt. Dusty stags' heads and stuffed foxes decorate the pubs; licensees compete with each other to host meets; local people rely on the hunt both for entertainment and employment.

In Exford, home of the Devon and Somerset Stag-hounds, the tradition is particularly strong. Ben Herod, aged 80, who runs the village stables, said: "Exmoor would die without the hunt. Some of us relies on it for our living, but all of us needs it. The hunt is our enjoyment, our sole topic of conversation. We don't want no outsiders trying to stop it."

Captain Wallace is keenly aware that opponents of hunting are closing in for the kill today. "These people want to turn the countryside into a giant replica of St James's Park. They have an image of the hunt being beastly to sweet little brown furry things. The alternatives are far worse, far more cruel: gassing, snaring and shooting, often condemn the animal to a painful, lingering death," he said. "We respect the fox, he's a worthy adversary."

HUNTING: FOR AND AGAINST



No politics: Baroness Mallett, QC, the Labour peer who rides to hounds with fox-hunting and stag-hunting packs, is a prominent supporter of hunting among National Trust members. Today she will propose the motion that no subject be brought up as a resolution more than once every five years.

Yesterday she said: "We want to stop the trust being used as a public forum by any single interest group. It is essential that the body devoted to preserving our heritage, whether buildings or countryside, be non-political; hunting is an irrelevance. It is a great tragedy that people are standing for election on the anti-hunting ticket. If hunting were abolished, there would be an increase in cruelty to wild animals."



Against 'barbarism': Doreen Cronin, from West Quantoxhead, Somerset, who is one of the seven members standing for election to the trust council on an anti-hunting ticket. She proposed last year's successful motion against stag-hunting.

She said yesterday: "Obviously it was the fact that the trust has not implemented the deer-hunting resolution that caused us to stand. Deer hunting is archaic, barbaric and unnecessary. Fox-hunting is just as cruel. Of the 52 places on the trust's council, 26 are reserved for organisations with an interest in the trust's work, yet not one of them is an animal welfare organisation, although one of the original purposes of the trust was to preserve animal life."

For winning results.

Political change

Yeltsin given carte blanche for reform

FROM MARY DEJEVSKY IN MOSCOW

AFTER hours of procedural manoeuvring and arcane constitutional debate, the Russian Congress of People's Deputies agreed yesterday to give Boris Yeltsin, the republic's president, much of the additional power he seeks to introduce economic reforms.

But he was not granted the explicit right that he had sought to over-ride the republic's standing parliament and the constitution. He is expected to address the congress today to give his response.

As supporters and opponents of Mr Yeltsin fought their way through pages of amendments and small print, it emerged that the Russian Federation had won one of the year's most bitter battles with the old Soviet centre almost by default. A short announcement by Tass said that about 80 central ministries and departments would cease to exist from November 15.

By the end of yesterday, the 900 congress deputies had approved three separate resolu-

tions: on "the social and economic situation in the Russian Federation", on "the organisation of executive power", and on "the legal guarantees for economic reform". The second and third resolutions were subject to furious wrangling, as Sergei Shakhrai, Mr Yeltsin's chief ally in judicial matters, valiantly fended off conservatives. Some of their objections were couched in terms of democratic and human rights, but most laid bare their desire to retain existing priorities and structures.

Taken together, the two disputed resolutions suspend planned local elections, allow Mr Yeltsin to make most top-level and many local appointments directly, and envisage the implementation of presidential decrees on economic reform that might conflict with existing Russian and union legislation. These decrees would still be subject to parliamentary objection and delay, however, and par-

liament itself is still empowered to initiate economic legislation.

The battle will now switch to questions of interpretation, and here the first resolution on the social and economic situation could prove crucial. Although couched in general terms and passed almost on the nod by deputies yesterday, it effectively gives Mr Yeltsin carte blanche to impose the economic reforms he envisages. It instructs the president and parliament to introduce and enforce reform legislation previously passed, but not implemented, and requires the passage of necessary laws from a list to be agreed by the president.

Much could still depend, however, on the new composition of the standing parliament or supreme soviet — supposing it survives as an institution after today. The constitution requires that a third of parliament's members should be rotated when the congress ends, probably today.

Dubrovnik faces new threat from army

By OUR FOREIGN STAFF

THE Yugoslav army said yesterday it would take "new steps" to force Croat rebels in the besieged port of Dubrovnik to surrender. The announcement was made as Yugoslavia's Serbian-dominated state presidency effectively banned foreign travel to all men eligible for military service on the grounds that war was imminent.

In Belgrade, the army said it was withdrawing its previous offers of a peaceful settlement to its one-month blockade of Dubrovnik. The offer was made at talks backed by the European Community. Lieutenant Savo Lukic said the EC would be notified of the army's new stand during talks later yesterday in Cavtat, six miles southeast of Dubrovnik, which would also include officials from the port.

However, Slobodan Milosevic, the Serbian president, who is trying to stave off European sanctions, was reported to have agreed to an EC peace plan, but only if it guarantees judicial and other powers for Croatia's Serbs.



Forced entry: Dave Foley, a maintenance worker, struggles to stay on his feet as a huge wave crashes through the patio doors of the beach house he was repairing. Waves up to 20ft high pounded the Florida coast on Thursday.

When Neil started a new school, my Investment Account fitted him perfectly.

Monica Woodburn's money is growing in her Abbey National Investment Account. This high interest notice account with twice yearly free access also allows her to use it for things like Neil's new school kit. It's like locking up her money, but keeping the key.



ABBEE NATIONAL INVESTMENT ACCOUNT	GROSS RATE p.a.	NET EQUIVALENT RATE p.a.
£25,000 +	10.50	7.88
£10,000 - £24,999	10.20	7.65
£500 - £9,999	9.50	7.13

Visit your local branch for details of an investment account to suit your needs.

ABBEE NATIONAL

The habit of a lifetime

Rates may vary. Interest will be paid gross if you register with us as required by the Inland Revenue or net of basic rate income tax (currently 22%). Non taxpayers may be able to reclaim this tax from the Inland Revenue. Abbey National plc, Abbey House, Baker Street, London NW1 6AL.

Major talks with Kohl rescheduled

By ROBIN OAKLEY, POLITICAL EDITOR
AND MICHAEL BONYON IN BONN

TALKS between John Major and Helmut Kohl, the German chancellor, to bridge the gap between British and German positions on European union have been rescheduled for November 10 after yesterday's session was called off when Herr Kohl flew to Italy to be at the bedside of his son. Peter, aged 26, who had been critically injured in a road accident and is in hospital with fractured ribs and internal injuries.

Downing Street conceded yesterday that German objections to a clause permitting countries to opt out of the economic union treaty were to be discussed. German concerns would explain why ministers have been less bullish than Conservative MPs expected about the latest draft of the treaty on economic and monetary union, which accommodates most of Britain's reservations.

Germany is likely to take a tough line in resisting any watering down of an Ecu treaty because of its desire not to upset the French. Herr Kohl has for some time made German approval of an Ecu treaty conditional on agreement on a treaty for political union. If a political treaty is not ready by the Maastricht summit, he will be under pressure to hold up the Ecu treaty, which is much further advanced, in order to reassure German voters that he is not giving up the Bundesbank's

control of the mark without achieving a political return.

If Germany vetoes the Ecu treaty on grounds of linkage, however, the French would be furious. They regard the treaty as vital in recovering some sovereignty over the franc from Frankfurt. It would be easier, therefore, for Germany to object that the treaty draft was unsatisfactory. Mr Major recognises this danger. Britain also knows that Bonn would object to any treaty that gives all parliaments an opt-out clause, and therefore wants to limit this possibility to Britain. That in turn would be unacceptable to Britain on the grounds that it was being singled out.

German worries that the French end of the Franco-German alliance may enter a long period of instability give Bonn little room for manoeuvre. Herr Kohl recognises that he has to work hard to bridge the differences with Britain in a way that does not conflict with commitments to Paris to pursue European integration.

A senior British government source said yesterday that suggestions that Britain should be "jumping up and down" with pleasure were being resisted because the latest document was only a presidency draft and everything remained to be negotiated at Maastricht in December. No. 10 had been aware of the German chancellor's reservations.

KGB chief makes a model inmate

By MARY DEJEVSKY

VLADIMIR Kryuchkov, former chief of the KGB, is now a model inmate of Moscow's remand centre No. 4. He eats every morsel of his prison food, talks politely to his cellmates and his behaviour has earned him an additional 20 minutes' exercise a day.

Aside from a few quirks — like sleeping on two mattresses, wearing his slippers to bed and addressing his cellmates from time to time as "comrade" — the man who once had the power to cut off all the Soviet president's telephones can barely be distinguished from other prisoners. He uses his enforced leisure to read the newspapers, listen to the radio and to prepare his defence calmly.

This "day in the life of Vladimir Aleksandrovich" was recounted in *Izvestia* yesterday on the basis of an interview with one of Mr Kryuchkov's former cellmates, an as yet unconvicted accused felon who asked to remain anonymous.

According to the newspaper, most members of the defeated "emergency committee" which plotted against President Gorbachev were brought into the remand centre late on August 26. Their arrival was preceded by a general clear-out at the centre in the Moscow suburbs. The common criminals and former guards were transferred, leaving only the elite of the underworld, among them bribe-takers and extortionists, and a constantly rotated guard made up almost exclusively of

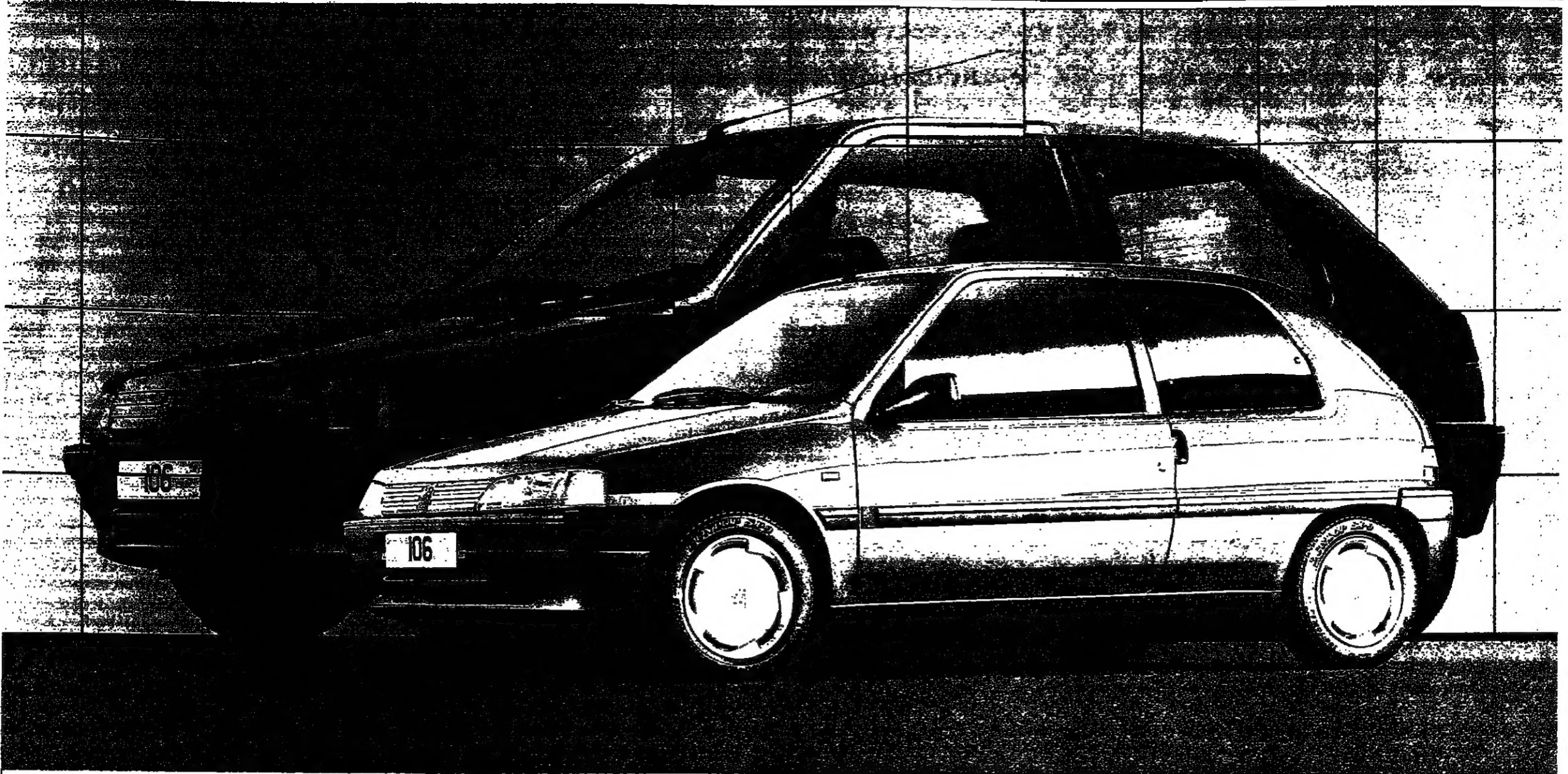


Kryuchkov addresses his cellmates as "comrade"

officers, all of them with the Russian tricolour ostentatiously sewn on their sleeves.

Not long after the arrival of the committee prisoners, *Izvestia* reported, the remaining "regulars" noticed strange improvements in the quality of prison life with better food. The newspaper said that the regular prisoners were baffled. Then, one day, *Izvestia*'s informant found himself transferred to a four-man cell. "And one of the inmates, wearing a warm hand-knitted sweater and track-suit trousers, introduced himself as Kryuchkov."

The anonymous prisoner noticed nothing particularly unusual about Mr Kryuchkov except his tendency to speak in smooth sentences, as though making a public address. The only time he was said to have shown distress was when he spoke of his family. The No. 4 remand centre's special prisoner was modest in his ways and remarkably submissive.



THE NEW PEUGEOT 106. THE SURPRISINGLY BIG, SMALL CAR.

Is the new Peugeot 106 really such a big surprise?

Well, no. And then again, yes.

SURPRISINGLY COMPACT.

From the outside, it certainly appears to be a small car. It's neat and nippy, no doubt about that. (And it's every bit as economical as you'd expect.)

But inside the car, your impression is rather different.

SURPRISINGLY SPACIOUS.

The interior of the 106 is surprisingly spacious, achieved by the ingenious design and clever layout of engine and passenger compartments.

The large glass area lends an air of airiness as well as giving great all-round vision.

SURPRISINGLY RESPONSIVE.

However, the all-round capabilities of the 106 become even more apparent on the road. It actually rides and feels like a much larger car.

One reason for this is the way we've positioned the wheels as far towards the corners of the car as possible.

This makes for outstanding roadhandling and responsiveness.

Whichever engine you choose (1.0† 1.1 and 1.4 litre, with or without catalytic converter), you will find it is specially designed to run well at low speeds to cope with stop-start driving on the streets.

Yet each has the power to cruise comfortably for long distances along the motorways.

SURPRISINGLY QUIET.

While we are understandably making a lot of noise about the 106, the car itself remains remarkably quiet.

It has been built using techniques learned in the construction of the executive Peugeot 605 to make driving as pleasurable as possible.

On top of all these virtues, the 106 is clearly a car that will catch the eye.

SURPRISING VALUE.

The price, though, will not make you catch your breath.

The Peugeot 106 starts at just £6195*

A surprisingly small sum for a car that is such big news.

PEUGEOT 106
THE LION GOES FROM STRENGTH TO STRENGTH.

Zambian elections

Opposition heading for landslide victory

From JAN RAATH
IN LUSAKA

PRESIDENT Kaunda of Zambia appeared to be hurtling towards defeat yesterday with his political opponents on their way to a landslide victory in an election remarkably free of violence.

Twenty-four hours after the polls closed, only about a third of the results from the 150 constituencies had been declared. But the opposition Movement for Multiparty Democracy already had 44 seats to the ruling United National Independence party's five, and indications were that it had polled five times as many votes.

Only about half of the country's 2.9 million voters turned out. Independent observers said the 90 per cent polls in previous elections had been brought about by government coercion.

Zambia seems likely to become the fifth African country to change its government through the ballot box. In the



Kaunda: expected to step down with dignity

two years since the communist regimes of Eastern Europe began to topple, the foundations of one-party rule in Africa have been shaken.

Dr Kaunda is one of Africa's best-known leaders and has often played an important mediating role in many of the continent's conflicts, including that in South Africa. The Zambian elections are seen as a warning for those other

African countries still resisting change.

The huge support for Frederick Chiluba, leader of the Movement for Multiparty Democracy, is expected to come as a great shock for Dr Kaunda who, soon after counting began, had seemed confident that his party would secure an easy victory. Dr Kaunda has even lost seats in Eastern Province, regarded until now as solidly pro-government.

Yesterday, Mr Chiluba, the diminutive heir-apparent to the Zambian presidency, left his home-town of Ndola in the Copperbelt, the industrial heart of the country in the northwest and the centre of anti-government feeling, and was leading for victory celebrations in Lusaka.

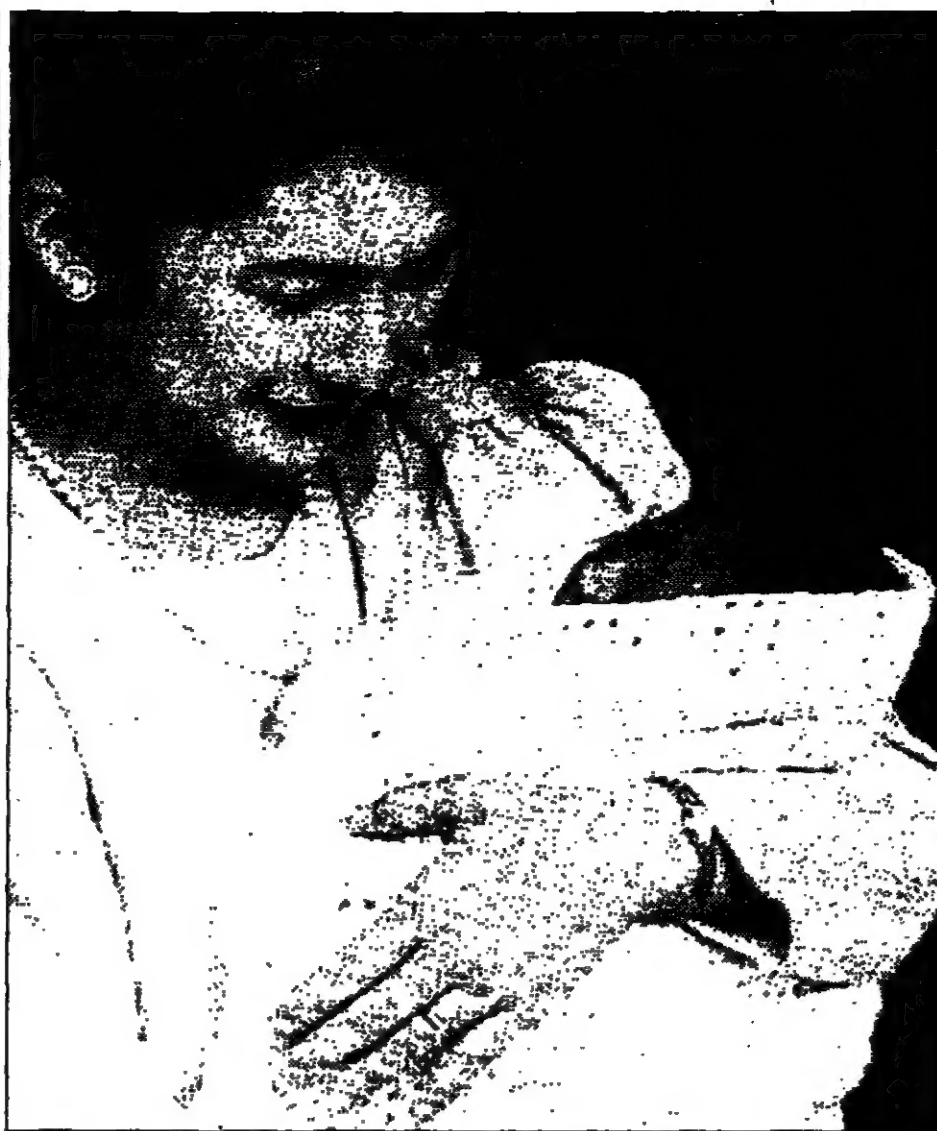
Several shops in the capital were closed to counteract any eruption of violence, but most people went about their business routinely. Towards sunset the streets of the city began to resound with hooting as vehicles clattered along the pot-holed streets, their occupants giving the opposition's salute.

In Kitwe-Nkana in the Copperbelt yesterday morning several hundred opposition supporters marched down the main street, chanting slogans and waving branches torn off nearby trees, but witnesses said the demonstration, which passed by the ruling party's offices, was peaceful.

Judge Telford Georges, the Trinidadian-born leader of the Commonwealth observer group said that, so far, the elections had been "free and fair", adding: "The result should therefore fully reflect the will of the Zambian people."

"We must record our admiration for the Zambian people, whose behaviour throughout the [election] day combined maturity, patience and good humour," he said. The election "will provide lessons for other countries which intend to change to a plural political system."

Judge Georges said he expected that President Kaunda would step down with dignity as he had promised. "I don't think he is the kind of person who will behave like a coward."



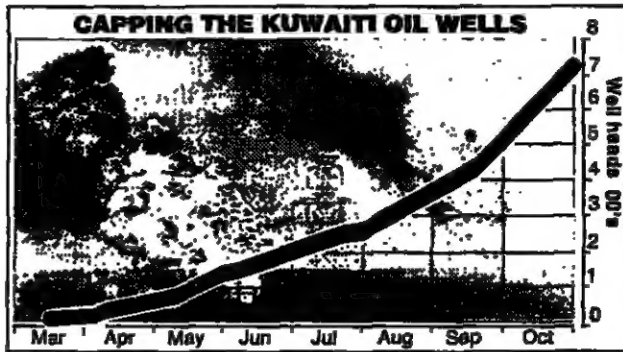
Public view: Princess Kiko of Japan, the wife of Prince Akihito, holding her baby daughter, Mako, yesterday as she leaves Tokyo's Imperial Palace hospital

Fire-fighters in Kuwait confound experts' gloom

By NICK NUTTALL
TECHNOLOGY
CORRESPONDENT

THE columns of choking black smoke and the inferno of the Kuwaiti oilfields have given way to a carnival atmosphere as the 27 teams of fire-fighters, charged with tackling the sabotage of the retreating Iraqi troops, prepare to pack up and return home.

In just nine months they have confounded the experts' gloomy predictions that ranged from 12 months to ten years to control the 640 blazing and 92 gushing wells. Now only four wells remain and a special ceremony has been organised by the Kuwait government to cap the last well on



Tuesday. The fire-fighters, more than 1,000 men from ten countries including America, Britain, China, Hungary, Canada, Iran, Kuwait and the Soviet Union, have been marking their achievement by parading through the Burgan oilfield on a caravan of splattered trucks, ambulances, and all-terrain vehicles dressed in multicoloured overalls. Samir Abdul-Mohsen Muhammad, a member of the Kuwaiti team, described the achievement as "a second victory" over Saddam Hussein.

The battle to win control of the oilfields began dramatically on March 18 when Forrest Irvin, aged 35, a US army sergeant, defied searing temperatures to extinguish a burning well in the al-Ahmedi field with his hands. The main effort, however, began slowly as teams from the Red Adair company, Boots and Coots, Wild Well Control, and Safety Boss, found the vital supplies of water, equipment and administrative skills needed were in short supply. Engineering firms and legions of inventors, frustrated at the slow progress and reports that the fires might damage the world's environment, demanded the chance to test

their ideas. In Britain, the trade and industry department encouraged and was deluged with a huge number of novel suggestions, including modifying the Iraqi supergun, dispatching giant tractor-mounted candle snuffers and testing curious heat-resistant sprays. In the event they were never tried.

Only leaking oil wells were contained initially, but as the number of teams grew from four to eight by early April the fire-fighters began extinguishing blazing wells. By the summer 16 companies from more than a dozen countries had been engaged and the number of wells dealt with had climbed from 25 by mid-April to 249 by the end of July.

The teams were also getting faster. In March the capping rate was one every four days but by September, when 430 wells had been successfully tackled, the rate had risen to about nine wells a day.

Jerry Winchester, a fire-fighter with the Halliburton company, echoed the teams' sentiments: "To be able to see again a clear sky above Kuwait rather than drive in a black cloud makes me realise that it's over."

Holy rat pack lives the life of Riley

From CHRISTOPHER THOMAS
IN DESHNOK, RAJASTHAN

CHOTU Dan, head priest for 26 years of the rat temple of Karniji, is proud of his vermin. They are crawling up his leg, sitting on his shoulders and nibbling at the hard skin on his heels. "Dead skin is their favourite," he says. It is evening in northern India, and tens of thousands of rats are rushing around the marble-tiled courtyard in a frenzy of gorging. They are piled on top of each other inside large bowls of millet; they are tugging at piles of bloody meat, diving into containers of milk and thrashing about in trays of milky syrup.

Chotu Dan, tenderly pushed some of them aside from a tray and drew out a handful of syrup. "Delicious," he said. After licking his fingers clean he bent and drank deeply from the rats' water bowl. This alarming piece of theatre had a message: our rats are holy and harmless.

Actually, he insists, they are not rats. They are incarnations of people. He goes on to explain that there is a rat hierarchy, whereby some of the rodents stay in the courtyard while others enter the inner sanctum. And there these brahmins of the rat world sit, bellies bulging, on a throne adorned with gold religious artefacts and silver bowls containing sweets.

Rats have been revered at Karniji temple, in northern Rajasthan, for 500 years. Legend has it that the temple was founded to honour Lakhan, the goddess Karniji's son, who was turned into a rat. Much of the present imposing structure, with huge silver doors and a majestic dome, was built earlier this century. Into the marble walls, large numbers of rat holes were carved leading to dark nesting areas, and the priests supply little rat-sized bowls of straw for added comfort. The smell from these rat houses slams into one's nose and stomach. The area where dead rats are reverently laid out for the vultures is ten times worse.

In the chaos, it is easy to tread on a rat. Those who accidentally kill one are supposed to supply a rat-shaped solid gold or silver ornament to the temple. In practice they are fined heavily. Most people scrape their bare feet along the marble floor rather than take a potentially rat-killing step. Rats follow behind, fighting over bits of dead skin.



Dinner time: the rats tuck into a bowl of milky syrup

UN truce team flies to Phnom Penh

Phnom Penh — The first United Nations truce observers left France for Cambodia yesterday and are due to arrive tomorrow. They will be followed by an Australian team next Wednesday at the start of the UN peacekeeping mission (James Pringle writes).

The Australians are signallers, who will be based in Phnom Penh, Battambang and Siem Reap. The French troops will be responsible for providing air links for all the truce observers.

Hun Sen, the prime minister, will travel to Peking on November 12 to escort Prince Norodom Sihanouk back to Cambodia after a 13-year absence. The two men will fly back to Phnom Penh, the capital they will now share, on November 14, a Cambodian government official said.

Rebellion urged

Kashan — Etienne Tshisekedi, the head of Zaire's "parallel government" formed on Thursday, called on the army to rebel and "join the people in their struggle for democracy". The French and Belgian ambassadors signalled a vote of no confidence in President Mobutu's new government by snubbing its investiture.

Korean bombs

Seoul — An American official has said that North Korea has advanced nuclear technology and "could move very quickly" in producing atomic bombs. The comments came only weeks before a series of high-level American visits to South Korea by President Bush and James Baker, the Secretary of State. (AP)

Winner told

Oaks — Aung San Sun Kyi, the Burmese opposition leader detained in isolation in her home for two years, has now learned that she has won the 1991 Nobel peace prize and is very grateful. The Nobel Institute said here. Previously it was not clear if she knew of the award, announced on October 14. (Reuters)

Corruption claim

Kinshasa — Further allegations of corruption in Kenya surfaced when a British policeman told a judicial enquiry into the murder of Robert Ouko, the former foreign minister, that he had documents claiming that Ouko was preparing a report on corruption before his death. (AFP)

Rebels give up

Manila — Lieutenant Colonel Eduardo Kapunan, of the Philippines army force, a leading rebel, and 13 other fugitive officers have surrendered, and given undertakings not to participate in another coup attempt, three days before the return to Manila of Imelda Marcos, the country's former First Lady. (Reuters)

Skin complaint

Sydney — An Australian man has lost his job as a lifeguard because his skin is considered too light. Richard Garney, aged 25, was sacked by a Sydney council because it believed that his fair skin put the council at risk of a compensation claim for skin cancer, a doctor said. (Reuters)

CENTRAL HEATING & SERVICE
0800 269481

PHONE FREE DIRECT FOR YOUR LOCAL HOME IMPROVEMENTS

FITTED BATHROOMS
0800 252629

FITTED BEDROOMS
0800 373642

FITTED KITCHENS
0800 289007

CURTAINS & BLINDS
0800 387392

REPLACEMENT WINDOWS & DOORS
0800 378241

CONSERVATORIES
0800 220500

FITTED CARPETS
0800 282974

We've carefully selected local specialists for your Home Improvement requirements.

When you ring any of these Freephone numbers the computer recognises where you're phoning from and connects you directly to your local specialist.

NATIONAL Connect

SERVICES AVAILABLE IN THE UK INCLUDING NORTHERN IRELAND

HEAD OFFICE: CONNECT HOUSE, 81 WARWICK STREET, ROYAL LEAMINGTON SPA, WARWICKSHIRE, CV32 4RR

MERCURY USERS - PLEASE SELECT A B.T. LINE TO MAKE THE CALL

THE NATIONAL DIRECTORY OF LOCAL SERVICES

Rights file is short on detail

From CATHERINE SAMPSON
IN PEKING

PEKING yesterday produced its first comprehensive document devoted to convincing the West that China's human rights record in the past 40 years has been exemplary.

Chinese officials have told recent Western visitors that this 65-page document would render their criticisms of Peking's human rights record meaningless. But when it appeared it indicated no softening or change in Peking's position.

In the document, Peking conceded that there was room for improvement, and said it was ready to work with the rest of the world "to uphold and promote human rights and fundamental freedoms". However, it attacked foreign powers which sought to impose their human rights values on China.

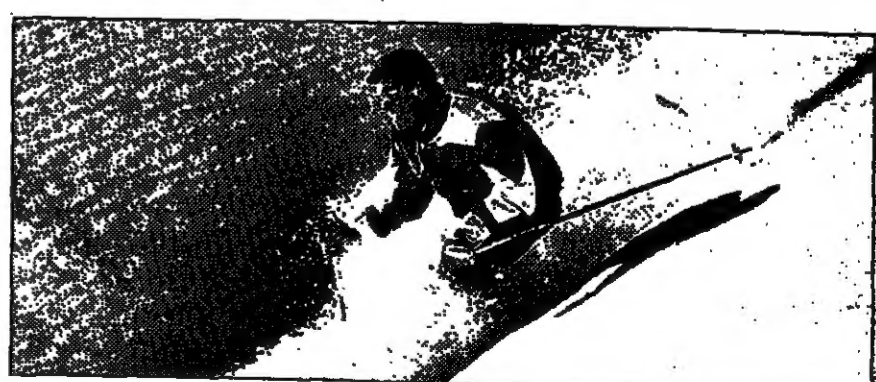
Not only China's crime rate but even its political process was compared favourably with that in the West. The document is filled with information but does not address imprisonment without trial, the presumption of guilt, torture, and the widespread use of the death penalty.

Stay in the black this Winter.

As Britain's largest holiday shop, Lunn Poly offer bigger discounts to more people than anyone else. So book with us and you could be sitting on a ski lift knowing you've paid less than the person behind you for the very same holiday. Our exclusive offers are for all overseas holidays and flights departing between 1.11.91 and 31.3.92.

All we ask is that you take out our holiday insurance at the time of booking. So visit your local Lunn Poly now.

Lunn Poly
Getaway for less.



Americans put right to die to the vote

VOTERS in the of Washington face a simple question next week: should doctors be allowed to help patients with terminal illnesses to kill themselves?

If the majority votes yes, as polls suggest they will, the state will become the first in the world to permit euthanasia and the floodgates will be opened to a national debate that will be easily as tormented and divisive as the feud over abortion. California, Oregon and Washington DC have plans for similar laws if Washington's is passed.

The referendum on Tuesday is the first to take the measure of the growing movement which views the "right to death" as a civil liberty that should be exercised as freely as any other. As it has around the developed world, euthanasia and assisted suicide have come to the fore in America with advances in medical technology.

They have seized national attention in recent months, thanks to *Final Exit*, a best-selling do-it-yourself guide to suicide by Derek Humphry of the Hemlock Society, and to the actions of Jack Kevorkian, a Michigan physician who has helped three women kill themselves with a home-made "suicide machine".

The proposed law goes well beyond the acceptance in many states and countries of the practice of putting the plug on respirators and other technology which sustains the lives of the hopelessly ill. Under the law, which will become effective immediately if approved, a doctor may put to death patients by lethal injection or any humane means provided they have provided a written statement expressing the desire to die and two other doctors have certified that they have less than six months to live. To the concern of some otherwise pro-euthanasia critics, no waiting period is stipulated and there is no requirement for a psychiatric review.

Charles Bremner reports that the state of Washington looks ready to become the first in the world to legalise euthanasia

According to Arthur Caplan, of Minnesota University, an authority on medical ethics: "It is the most important bio-ethical event I've seen in America. It is a break from a 2,000-year-old tradition that says doctors cannot harm."

Polls show about 60 per cent of voters favouring the "aid-in-dying" law.

Emotions are high in the state. Opponents, who are backed financially by the Catholic church and include about half the state's doctors, are denouncing the law as either immoral or, at least, a "slippery slope" that could turn doctors into agents of death, promote the "involuntary suicide" of troublesome relatives and cause the premature demise of millions.

"If people blame the doctors now for playing God, just wait until they have the licence to kill," says Kay Lagreid, a spokesman for the campaign against Initiative 119, as the referendum is called. "Washington state could become a Mecca, a haven for anybody who wants to die."

Many opponents within the medical profession say doctors should not become actively involved in administering death. Apart from transforming the relationship with patients, the option of euthanasia would shift priorities away from research in methods of controlling pain. There would also be pressure on patients to choose suicide because of the financial burden of prolonged medical treatment.

In his sermon last Sunday, Cardinal John O'Connor of New York, America's leading Catholic, condemned the vote

as an opening to nazi-style genocide, which had used the same rationale as euthanasia. "What will pass in the state of Washington... will pass in state after state. And if we think that we are safe, then we are naive," he said.

To make their point in simple terms, opponents are deluging the air waves of Washington with advertisements in which a nurse says: "I am a hospice nurse. Initiative 119 would let doctors kill my patients." The advertisements on the other side feature a cancer patient who says: "At the end, I want the choice to accept treatment, to refuse treatment, to die on my own terms."

Supporters of the law include the United Methodist church and several smaller Protestant denominations as well as the other half of Washington's doctors. They argue that the safeguards are strong enough to prevent sudden decisions by unqualified patients. James Blue, a Seattle brain surgeon, said further safeguards could be worked out. The main point was that what people most feared was a long, painful death.



Under strain: William Kennedy Smith during jury selection for his trial at Palm Beach. He is facing charges of raping a woman at the Kennedy holiday home

Congress agrees Soviet aid plan

From MARTIN FLETCHER IN WASHINGTON

SENIOR American congressmen have dealt a near-fatal blow to the revolutionary B2 "stealth" bomber and agreed a daring plan that would let the Pentagon fly food and medical aid to the Soviet Union.

The plan, devised by Les Aspin and Sam Nunn, the chairmen of the House of Representatives and Senate armed services committees, would allow Pentagon funds to be spent for the first time on actively promoting stability in the Soviet Union as a way of enhancing the United States' own security. It would allow the Pentagon to spend up to \$1 billion (£575 million) in 1992 on delivering humanitarian aid to the Soviet people, helping dismantle weapons of mass destruction and assisting the conversion of the Soviet defence industry to civilian projects. The plan forms part of the \$291 billion defence budget for 1992 that Congress negotiators concluded yesterday and that the administration broadly approved.

That budget agreement rejects the Pentagon's request for four more B2 bombers. The negotiators approved funds to keep the production line open and to buy one more of the \$865 million radar-evading planes in 1992, but only if technical problems were overcome and both the House and Senate agreed. As the House dislikes the B2, that would be "nearly impossible", one Republican said. The Pentagon first wanted 132 B2s, but may now receive only the 15 already ordered.

The budget agreement also includes funding for the deployment of an anti-ballistic missile (ABM) defence system in North Dakota by 1996 and for the renegotiation of the 1972 ABM treaty with Moscow so that six more sites can protect the United States.

Forces deal: Nato is to propose a military information exchange on forces held around the world by the United States, the Soviet Union and European countries as part of future arms control measures, alliance sources said in Brussels yesterday (Michael Evans writes). A co-operation forum for Nato states and former members of the defunct Warsaw Pact is also to be proposed to allow discussion on security issues of common interest.

Saturday Review, pages 10, 11

FINAL WEEKEND!

SAVE AT LEAST £300 ON A

Halls

CONSERVATORY FROM TEXAS

TODAY OPEN UNTIL 8PM • SUNDAY OPEN UNTIL 6PM • MON & TUES OPEN UNTIL 8PM

HALLS NEW CRESTA CONSERVATORY

The latest standard in painted aluminium "low maintenance" conservatory design.

3804mm (12'6") frontage
2325mm (7'7 1/2") ridge height
2328mm (7'7 1/2") depth
A total of 8.74 sq m (94 sq ft.)
Single glazed with 4mm toughened safety glass. Integral gutters & down pipes. Complete with 7 fully lockable sliding patio door in 8mm toughened safety glass and double-hinged opening window.

CURRENT TEXAS PRICE £1,799

WITH **£1,499**

Larger size also available.

HALLS MEDINA CONSERVATORY

The classic beauty of natural solid cedarwood combines with a modular building system for easy assembly.

3011mm (9'10 1/2") frontage
2542mm (8'4") ridge height
1969mm (6'5 1/2") depth
A total of nearly 5.9 sq m (64 sq ft.) Glass to Ground model
Double-glazed throughout in 4mm toughened safety glass. Fully lockable patio door can be fitted either at the front or side.

CURRENT TEXAS PRICE £2,299

WITH **£1,999**

7 other sizes available. Fitted panel options also available.

Gatt talks miss draft deadline

FROM SUSAN ELLICOTT IN WASHINGTON

THE United States is cautiously optimistic about the prospect of wrapping up international trade talks by the end of the year, despite the failure of negotiators to meet a deadline yesterday on draft agreements for seven key areas, including agriculture.

In Geneva, Arthur Dunkel, the chairman of the General Agreement on Tariffs and Trade, said that a deadline he set six weeks ago to accelerate the process had not been met. The so-called Uruguay round of talks collapsed almost a year ago over a dispute between the European Community and the United States over farm subsidies.

But a White House trade spokeswoman said it was believed that Mr Dunkel would have the drafts within several days, especially as trade negotiators are working round the clock in Geneva to finalise details. "This has not been seen as a serious setback," she said. "We are still cautiously optimistic about a successful conclusion of the Uruguay round."

More than 100 countries are involved in the most wide-ranging talks ever held under Gatt. The body was founded in 1948 to lay down international codes for trade.

US politicians are in public dog-house

FROM MARTIN FLETCHER IN WASHINGTON

THE senior Democratic congressmen, gathered in the office of Richard Gephardt, the house leader, became ever gloomier as Peter Hart, a pollster, reported that American people thought of them.

The public viewed Washington's politicians with disgust, he said. It perceived them as concerned not with the public good but their careers, beholden not to their electorates but to the pressure groups that financed their campaigns.

Nearly 3,000 miles away, in Washington, state radio advertising has been reciting congressional sins - a \$3,500 billion (£2,060 billion) national debt, the \$500 billion savings and loan scandal, the shameful Clarence Thomas hearings. Congress's immunity from its own legislation, handsome pay rises approved

at dead of night, the private bank at which congressmen bounced 8,331 cheques in a year, and their \$300,000 debt to the Capitol Hill restaurant.

"It isn't hard to see why our country is in trouble," the advertisements declared. "Let's take back our government before it's too late. Vote 'Yes' on Initiative 553."

Initiative 553, propelled onto Washington's ballot paper by a 254,000-signature petition, would restrict the state's congressmen to three two-year terms. If approved next Tuesday, it would be the 11th victory for the term-limits movement at state or city level and the most significant. Polls show 70 per cent public support. California, Colorado and Oklahoma have approved term-limits and ballots are looming in up to 18 other states.

Now Halls' quality conservatories come with a massive bonus... only from Texas Homecare! Buy either of these two superb Halls Conservatories this week - and we'll give you a massive £300 discount.

YOUR HALLS CONSERVATORY WILL BE DELIVERED FREE ANYWHERE IN MAINLAND U.K. WITHIN 4 TO 6 WEEKS

Plus SAVE £150 ON INSTALLATION if you choose to have your Medina conservatory professionally constructed with a hard self levelling base by one of our nominated teams of expert fitters.

HALLS SUPREME MK 2 CURVED GREENHOUSE OUR USUAL PRICE £249.99 NOW ONLY **£199.99** SAVE **£50**

Strong and sturdy rust proof aluminium greenhouse complete with sliding doors and a roof vent for thorough ventilation. 2550mm x 1925mm. (8'5" x 6'4")

£300 OFF

Any Halls New Cresta Conservatory or Any Halls Medina Conservatory

including **FREE** AUTOMATIC WINDOW VENT OPERATOR Worth £15.95

Present this voucher at time of purchase. It is non-exchangeable for cash. It may not be used in conjunction with any other voucher (including gift vouchers) or the Club 60 Plus card, but is in addition to any current in-store offer. Redemption value: 0.001p. Non-recoverable.

HURRY VALID UNTIL 8PM TUES 5TH NOVEMBER 1991.

Voucher No: HALLS/1678 **TEXAS**

Base and staging also available extra.

WE NOW ACCEPT PAYMENTS BY SWITCH THE EASY WAY TO PAY

TEXAS HOME CARE

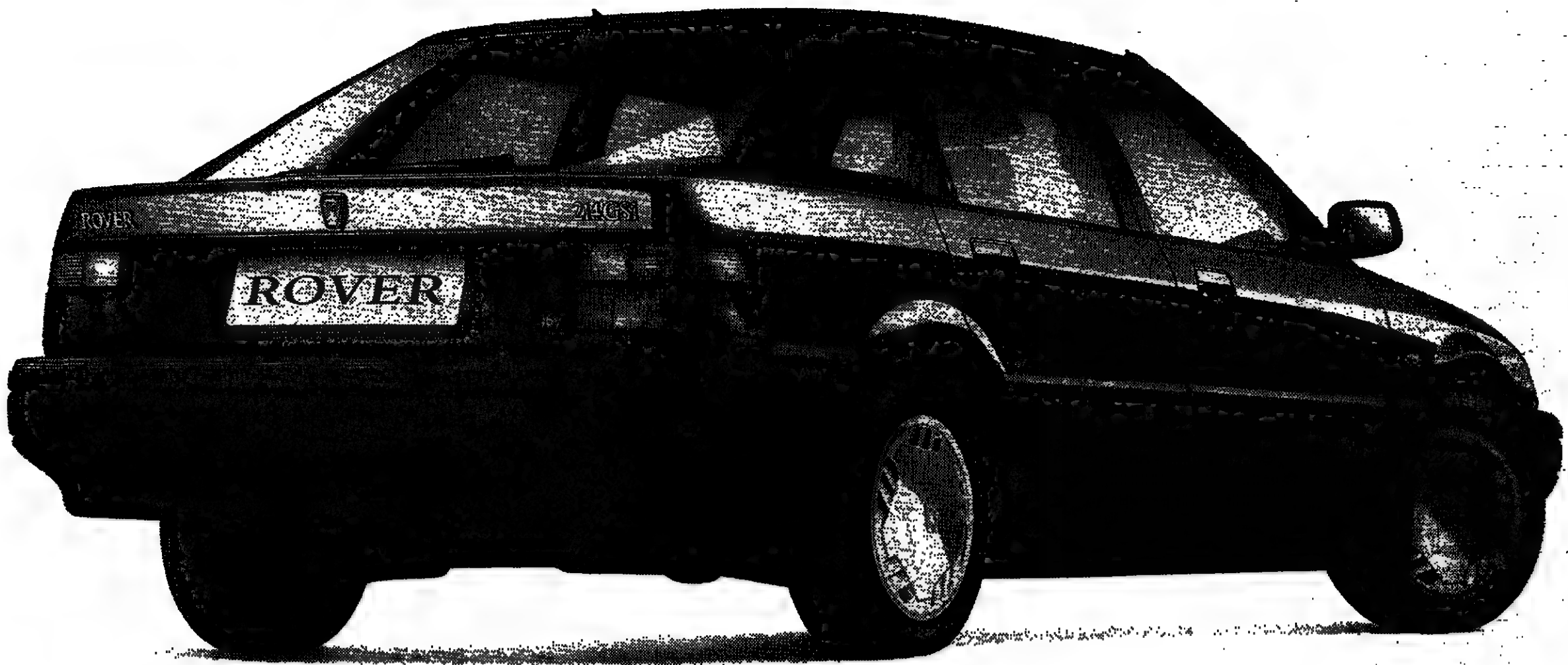
LOWEST PRICE GUARANTEE If you find the same goods you've purchased from Texas on sale cheaper elsewhere, we'll refund the difference.

TELEPHONE: 081-200 0200 for your nearest Texas Homecare Superstore.

SUPERSTORES OPEN TILL 8PM MON-SAT & BANK HOLIDAYS. SUN 9AM-6PM

A Ladbrokes Group Company

We always go one better.



HERE'S A TEST DRIVE YOU CAN GET BOOKED FOR.



No, we're not asking you to break the law, just to choose your favourite best seller. All you have to do is take a test drive in either a Rover 200 or Rover 400. Cars by which others in their sectors are judged.

The fact is that none of their rivals can match them for the combination of performance, style and prestige they offer. You have the choice of 1.4 'K' series, 1.6 and 2.0 litre engines with diesel and turbo diesel alternatives.

Both have an advanced suspension system combining deft handling with an extremely smooth ride. Both are excellently equipped and offer attractive options such as leather upholstery and electronic ABS.

And both of the ranges are surprisingly affordable, now made even easier with the availability of low cost finance* (typical APR 16.3%).

But don't just take our word, or indeed the critics' word for it.


Send in the coupon or ring 081 894 9494. And for your trouble we'll send you a test drive pack including a list of 80 best selling books from which to choose.

Better book it today.

Post to: Rover Cars, FREEPOST, TX 440, Twickenham, Middlesex, TW2 9UN.
Or Fax to: 081-894 6191.

TITLE (MR, MRS, MISS, INITIALS) _____ BLOCK CAPITALS PLEASE
SURNAME _____
FULL POSTAL ADDRESS _____

POSTCODE _____ DAYTIME TEL NO (INC STD CODE) _____
CURRENT CAR (MAKE/MODEL) _____
REGISTRATION NO _____
WAS IT PURCHASED (✓) PRIVATELY ☐ BY YOUR COMPANY? ☐

 TM/2/11

ROVER 200 • 400 SERIES

ARAB-ISRAELI CONFERENCE, DAY 3: QUEST FOR PEACE SURVIVES EXCHANGE OF INSULTS

Shamir's guerrilla past under attack by Syrian minister

FROM CHRISTOPHER WALKER IN MADRID

YITZHAK Shamir's blood-stained past as a leader of the Stern Gang, the most extreme of the anti-British terrorist groups in mandated Palestine, returned yesterday to haunt the vituperative end of the first stage of the Middle East peace conference.

In the diplomatic equivalent of a Scud missile attack, Farouk al-Sharara, Syria's foreign minister, astounded delegates and infuriated James Baker, the American Secretary of State, by holding up a copy of a British wanted poster of Mr Shamir at the age of 32. Discarding his prepared text, Mr al-Sharara launched into a vicious personal attack on Mr Shamir. He later claimed he had been provoked by Mr Shamir, who moments earlier had dismissed Baathist Syria as "one of the most oppressive, tyrannical regimes in the world".

Waving the poster in his right hand, the minister asked: "Why was his picture distributed? It was distributed because he was wanted himself. He himself recognised that he was a terrorist, that he practised terrorism and that he helped with the assassination of Count Bernadotte, the UN mediator... he killed peace mediators."

Folke Bernadotte, the Swedish diplomat, was murdered in Jerusalem on September 17, 1948, by members of the group named after him, the Irgun, and known by its Hebrew acronym LEHI (standing for Lohamei Herut Israel or Fighters for the Freedom of Israel). Mr Shamir, a commander of the Stern Gang, has never openly admitted his connection with the attack, ordered because the United Nations mediator was planning to grant UN control of Jerusalem and hand over key areas in the holy city to the Arabs.

As Mr al-Sharara launched his diatribe, claimed by one Israeli official as having "exploded" the conference, Mr Shamir had already left the Royal Palace in Madrid to return to Israel, saying he must do so before sunset.

Confusion in foreign ministry

FROM PAUL ADAMS IN JERUSALEM

YITZHAK Shamir returned to Israel from the Madrid talks yesterday to encounter a renewed argument over the role of his foreign ministry in the peace process.

Yosef Hadassa, the deputy director of the foreign ministry, and Eytan Ben-Zur, his deputy, also returned home. According to Uri Oren, an adviser to David Levy, the foreign minister, the two were ignored as possible delegation heads for the bilateral phase of the peace talks.

"We were surprised to hear that the Syrian committee will be given to the defence ministry," Mr Oren said.

The foreign ministry is asked to do almost nothing. When Mr Shamir announced that he would lead Israel's delegation to Madrid, Mr Levy refused to go, accusing the prime minister of neutralising the foreign ministry.

Opposition parties yesterday called for Mr Levy's resignation. Mr Oren said that the minister had no intention of resigning.

Mr Shamir avoided the issue at Ben Gurion airport. But he predicted further obstacles in the peace process. "These negotiations will be strewn with many dangerous mines which could turn into serious obstacles," he said.

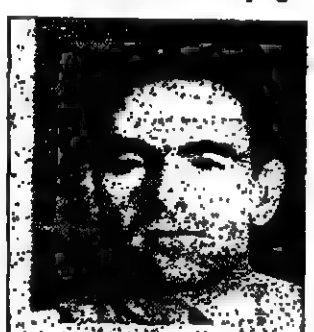
One obstacle will be the venue of the bilateral talks. Mr Shamir said Israel had agreed to attend a preliminary meeting in Madrid, but repeated his preference for the Middle East, saying: "We think it is important the process will continue in the region."

Israeli warplanes launched three air strikes in south Lebanon yesterday, apparently in retaliation for attacks by guerrillas opposed to the talks. Muslim fundamentalist sources said. The strikes were followed by an artillery bombardment by Israeli and allied South Lebanon Army militia gunners, the sources said.

marked the beginning of the Sabbath. He has never denied his involvement with LEHI, regarded by the British as more ruthless than the Irgun with which another former Israeli prime minister, Menachem Begin, was involved. Even today, British Foreign Office officials make reference in private to Mr Shamir's terrorist origins.

"I am not surprised by the extreme and unbalanced remarks of the Syrian representative," Mr Shamir replied when the charges were put to him on his return to Tel Aviv. "I am not perturbed by that."

Arab officials said that Mr al-Sharara had been carrying a



Wanted: old poster from Shamir's past

copy of the poster during the conference in readiness for an outspoken attack on Syria. His production of it was sparked off by Mr Shamir's earlier speech, which was itself made in response to what the Israelis felt were anti-Semitic remarks in Syria's opening address on Thursday.

Mr Shamir claimed that the estimated 4,000 Jews left today in Damascus were living in "perpetual terror". He also accused Syria of being "the home of a host of terrorist organisations that spread violence and death to all kinds of innocent targets, including

civil aviation", presumed to be a reference to the 1988 PanAm bombing over Lockerbie.

Described on the poster as being "165 centimetres tall", Mr Shamir was renowned for his skill as a escapee. He escaped from British custody at least twice, once from a prison camp in Eritrea from where he made his way to France.

Mr al-Sharara's attack, warmly applauded by many Arab delegates, destroyed any hope that the first phase of the peace conference would end on an upbeat note. He also accused Israel of hijacking a Syrian civilian aircraft in 1954 and a Libyan airliner, with at least 100 passengers on board, in 1973.

Only a few weeks ago in Israel, Mr Shamir justified the violence practised by the Jewish terrorist groups as essential to the struggle for Israel's independence. Stern killers were also responsible for the murder in Cairo of Lord Moyne, British minister to the Middle East.

Mr al-Sharara was so carried away by his outburst that both Mr Baker and his Soviet counterpart, Boris Pankin, had to hand in stiff notes warning him he had run over his allotted time. It fell to Amr Moussa, the suave Egyptian foreign minister who spoke next, to try to cool tempers with a speech recognising that Israelis as well as Palestinians had "rights".

Syria has long been on the American State Department's list of nations supporting terrorism. President Assad is accused of approving the Syrian army's brutal suppression of Muslim fundamentalists in Hama, with an estimated loss of 20,000 lives. Syria was also implicated in the attempted planting of a bomb on an El Al airliner in London. The country has sheltered the PFLP. General Command terrorists who are suspected of masterminding the bombing of the PanAm plane that crashed at Lockerbie. American intelligence has also linked Syria to the bombing of the west Berlin discotheque, killing American servicemen, which provoked the American air strike on Libya.

But in its worldwide survey of terrorism last year, the State Department said that there was no direct evidence of Syrian involvement in terrorism, apart from Lebanon, since 1987. Damascus has been collaborating with Iran and others in obtaining the release of Western hostages held in Lebanon.

But while reining in some of the activities of terrorist groups, the Syrian government has not made any attempt to close down cells operating on their soil or to expel them from the country.

Baker rebuke, page 1

Arafat attacks speech

FROM ALFRED HERMIDA IN TUNIS

YASSIR Arafat, the leader of the Palestine Liberation Organisation, has accused Yitzhak Shamir, the Israeli prime minister, of challenging the international community by refusing to trade land for peace.

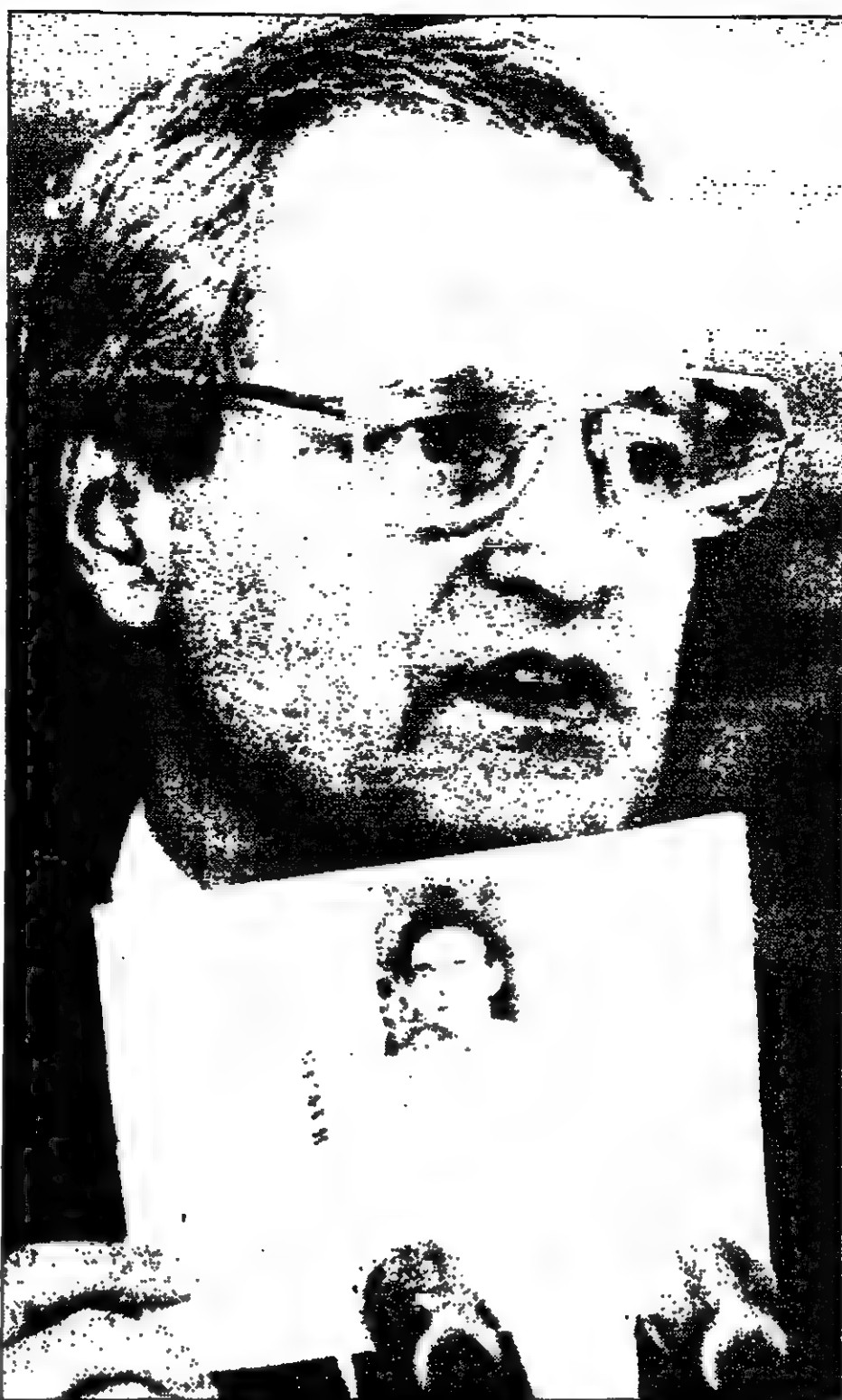
Mr Arafat told *The Times* yesterday that Mr Shamir's opening speech at the Madrid peace conference showed he was "out of place and out of time". In his speech Mr Shamir had issued a warning that the talks would reach an impasse if the Arab parties insisted on the territory issue.

The PLO leader said this was contrary to the purpose of the peace conference. Mr Arafat said the Madrid talks had been called on the basis of

United Nations resolutions 242 and 338, which speak of an Israeli withdrawal from the territories occupied in 1967.

"Shamir has to understand," said Mr Arafat, "that this conference has been held according to President Bush's initiative, of which the first item was peace for territories. Now... in his first speech, Shamir wants to cancel and ignore President Bush's initiative. Unbelievable! Why has Shamir gone to the conference to repeat his old slogans?"

Mr Arafat said Israel's refusal to discuss land for peace was a sign that it was not willing to compromise. He said this was not a challenge to him or the Arabs, but to the international community, and the co-sponsors of the conference, the United States and the Soviet Union.



Madrid missile: Farouk al-Sharara, the Syrian foreign minister, holding up a leaflet of Yitzhak Shamir, during a vicious attack on the Israeli prime minister yesterday

MADRID NOTEBOOK BY RICHARD BEESTON

Camp followers grab limelight

No international conference on the scale of this week's Middle East peace talks would be complete without the media groupies and hangers-on who accompany such events as faithfully as the scavengers behind a medieval army.

Evangelists from the American Midwest, Spanish campaigners against the spread of drugs in Madrid, and fanatical Jewish protesters, have all attempted with varying degrees of success to secure a few seconds of air time before the hungry cameras of the world's media. One enterprising German has flown to the Spanish capital with the intention of making his fortune by offering to sell journalists "the real story behind the peace talks" - for \$1 million in advance.

Not everyone is motivated by greed, as an astonished James Baker, the US Secretary of State, discovered at a press conference this week when he was questioned by an alleged journalist from Italy. "Mr Baker, many international media have published that many Italians are instruments of the heavenly powers. They are announcing that the decisions of this conference depend on the realisation of the third secret of Fatima. This was never recognised by the church, and this means they will cause a third world war. What do you think about that?"

Mr Baker, who in eight months of shuttle diplomacy through the Middle East can justifiably claim to have heard everything, replied: "I did not hear the first part of your question... I heard the last part and

since I do not understand it I will not try to answer it."

Arab participants criticised Yitzhak Shamir, the Israeli leader, for his controversial decision to leave Madrid early to return home before the Jewish Sabbath comes into effect at sundown, and the country ceases to function.

His critics might be more sympathetic to Mr Shamir's race home if they knew that lesser mistakes have cost Israeli leaders their jobs: Yitzhak Rabin, the former prime minister, lost the support of the key religious parties when he took part in a ceremony marking the arrival of a new batch of American warplanes that spilled over into the Sabbath.

While Mr Shamir returned safely home before

the deadline, the observant Jews in the delegation who remained behind faced a gruelling and possibly hungry weekend. The Spanish have gone to great lengths to keep the delegates safe and comfortable, but the job of accommodating practising Jews apparently proved insurmountable.

Most Spaniards have had little contact with Jews, since their expulsion five centuries ago, and a search for a kosher restaurant and delicatessen proved fruitless. Orthodox members of the Israeli team were horrified to discover that few Spanish dishes do not contain bacon, salami or ham. "Most of us brought tinned food, and otherwise we are sticking to fruits and vegetables," said one unhappy Israeli.

The same cannot be said about the Palestinian-Jordanian delegates, who have displayed a far more compromising attitude and are prepared to negotiate details of a five-year autonomy plan leading to a final settlement to the question of their status. From the Israeli side the talks will be conducted by Elyakum Rubinstein, the cabinet secretary and former lawyer, who was a member of the team which successfully negotiated with Egypt at Camp David.

The Lebanese talks, conducted on the Israeli side by Salsi Meridor, a defence ministry official, are expected to be entirely dependent on the outcome of the Syrian-Israeli discussions. Since Beirut's policy is now controlled by Damascus and Israel has insisted it will not pull out of its "security zone" in southern Lebanon until all Syrian troops are evacuated from the rest of the country.

The first round of the peace process may not on the surface have made an auspicious start, but it was applauded by Henry Kissinger, the former Secretary of State and the last American diplomat to have succeeded in peace making. While commending Mr Baker, he predicted tough and painful negotiations and said: "I do not envy him for the nerve-racking months ahead."

● Sidon: Some of the greatest victims of the Arab-Israeli conflict live in the teeming Palestinian ghettos on the outskirts of Sidon, but few of the hapless residents think they will benefit from the events in Madrid (Adam Kellner writes).

"The Jews don't want anything out of this conference but water," said Munir Maqdash, the bearded military commander of the sprawling shanty town of some 80,000 dispossessed people. "Our cause has been going on for more than 40 years. During this time there have been many conferences and resolutions, but have we ever been given anything?"

His disillusion was stated during many random interviews conducted on the unpaved streets of the slum named Ein el-Hilweh. Most Palestinians arrived after the first Arab-Israeli war in 1948 and count their homes as being in Israel proper. They have little desire to go back to any returned occupied territories. Unemployed young men clustered on street corners, and questions about the peace conference inspired animated discussion.

Tough talking is largely for home audiences

FROM RICHARD BEESTON IN MADRID

THE sight of Arab and Israeli journalists exchanging insults in the main press room of the Madrid peace conference yesterday perfectly summed up the state of Arab-Israeli relations at the end of the first round of what had been cited as an historic opportunity for reconciliation.

While the tough talking and uncompromising stands appeared to have hardened positions, the public recriminations were intended largely to satisfy domestic audiences and to state toughest possible positions before the face to face negotiations due to begin tomorrow. In spite of problems over the venue of the bilateral talks, James Baker, the American Secretary of State, can take heart from the fact that none of the parties has abandoned the process and that, in the face of great provocation, both Israelis and Arabs were prepared to sit, albeit uncomfortably, around the same table and listen to each other's arguments.

The real bargaining will get under way once the bilateral talks begin behind closed doors: Israelis, Syrians, Lebanese, Jordanians and Palestinians will then be able to make concessions more easily. Washington would like to see confidence-building measures adopted by both sides as a means of tackling the main issues of security and land.

Among the possibilities are the release by Israel of Palestinian detainees, a freeze on Jewish settlement construction in the occupied territories and the lifting of the Arab economic boycott against Israel and the suspension of the intifada. After the opening it is clear that the

BILATERAL TALKS

most difficult issue will be finding any common ground between Israel and Syria, whose animosity is so intense that it could derail future talks. Israel's negotiator will be Yossi Ben-Aharon, the hardline director-general of the prime minister's office.

The same cannot be said about the Palestinian-Jordanian delegates, who have displayed a far more compromising attitude and are prepared to negotiate details of a five-year autonomy plan leading to a final settlement to the question of their status. From the Israeli side the talks will be conducted by Elyakum Rubinstein, the cabinet secretary and former lawyer, who was a member of the team which successfully negotiated with Egypt at Camp David.

The Lebanese talks, conducted on the Israeli side by Salsi Meridor, a defence ministry official, are expected to be entirely dependent on the outcome of the Syrian-Israeli discussions. Since Beirut's policy is now controlled by Damascus and Israel has insisted it will not pull out of its "security zone" in southern Lebanon until all Syrian troops are evacuated from the rest of the country.

The first round of the peace process may not on the surface have made an auspicious start, but it was applauded by Henry Kissinger, the former Secretary of State and the last American diplomat to have succeeded in peace making. While commending Mr Baker, he predicted tough and painful negotiations and said: "I do not envy him for the nerve-racking months ahead."

● Sidon: Some of the greatest victims of the Arab-Israeli conflict live in the teeming Palestinian ghettos on the outskirts of Sidon, but few of the hapless residents think they will benefit from the events in Madrid (Adam Kellner writes).

"The Jews don't want anything out of this conference but water," said Munir Maqdash, the bearded military commander of the sprawling shanty town of some 80,000 dispossessed people. "Our cause has been going on for more than 40 years. During this time there have been many conferences and resolutions, but have we ever been given anything?"

His disillusion was stated during many random interviews conducted on the unpaved streets of the slum named Ein el-Hilweh. Most Palestinians arrived after the first Arab-Israeli war in 1948 and count their homes as being in Israel proper. They have little desire to go back to any returned occupied territories. Unemployed young men clustered on street corners, and questions about the peace conference inspired animated discussion.

25% OFF EVERYTHING AT B&Q

THIS SATURDAY, SUN & MON 2ND - 4TH NOVEMBER

Offer excludes the purchase of B&Q Gift Vouchers. We're knocking 25% off all marked prices in store. So come down and pick up a bargain. Hurry - offer lasts until Monday only! Over 80% of products at B&Q have been at the marked prices for at least 28 days.

BUY YOUR CHRISTMAS GIFTS NOW

UP TO 60% OFF KITCHEN UNITS **Plus THE EXTRA 25% OFF UNTIL MONDAY**

Up to 60% off kitchen units applies to self-assembly units and for doors only. Not applicable to built-in units, island units, or units with built-in appliances. Some products, including ovens, hobs, and sinks, are sold separately. Offer valid until Monday 4th November. See in-store for details.



PICK UP A BARGAIN NOW

Bathrooms • Hand Tools
Lighting • Security • Building
Ladders • Paint • Wallpaper
Tiles • Electrical • Timber
Furniture • Power Tools
EVERYTHING IN STORE!

Heseltine's albatross

Tony Travers on why the council tax could prove to be another vote-loser

The Queen had hardly sat down after delivering her Speech when the government yesterday published the bill to introduce the council tax. The new law will have to be forced through both Houses in order to minimise the risk of the bill being lost because of the election. The timetable will be very tight, offering aggrieved backbenchers considerable power over the whips. For there are many MPs in the South whose constituents will be pole-axed by the council tax. All the anomalies of the old rating system, in which a two-bedroom semi in Wembley paid twice as much local tax as a similar one in Doncaster, will be restored. Backbenchers from the South-east may cause Mr Heseltine more than a little embarrassment if they do not get concessions.

But the council tax is only half the problem. The community charge, the biggest vote-loser since the winter of discontent, still has plenty of destructive potential. Everything that could possibly go wrong with the community charge has gone wrong. Arrears have built up and the courts are clogged. But worse is to come. Unlike the piles of rubbish in the streets in 1979, the current problem cannot be swept away within a few days. Even if all goes well, Mrs Thatcher's flagship will still be leaking oil on to the beaches in 1993, when the council tax starts.

Since January, the government has stuffed billions of pounds into chargepayers' pockets in the hope that the losses so damagingly targeted on marginal voters would be forgotten. The extra cash has suppressed public anger, and the community charge for next year is supposed to average £256. But gloomy forecasts from the metropolitan authorities have suggested that a number of inner city areas — containing more than a few marginal constituencies — may have to add up to £100 to next year's bills to make up for non-payment. Millions of people have built up hopeless arrears, while others already believe that the poll tax has been abolished. People in the cities who expect a £256 bill are in for a nasty shock.

Imposts to make up for non-payers cause enormous grief, particularly among law-abiding folk who have chosen not to become part of the arrears statistics. Tory backbench MPs identify strongly with the "have paid, won't pay any more" tendency among their constituents.

In the lower-spending and broadly arrears-free shire counties and districts, another problem looms. Although community charge add-ons should be much less than in urban areas, the effects of capping may be more noticeable. After six years of tax limits, most of us have become used to the annual cries of "cuts" from London boroughs and metropolitan districts. Happily for the government, it has been easy to attribute reductions in services in these areas to the mayhem in a number of town halls. But it is much harder for the Conservative leadership to blame cuts in, say, Somerset or Warwickshire on profligacy and loquaciousness. Both counties are Tory-controlled, yet both were capped in 1991. Many more counties, and possibly dozens of Tory districts, may be capped next year. Fear of such treatment may lead to pre-emptive cuts in councils where there is little fat.

So just as the election campaign reaches its final weeks next spring, there is a fair chance of some alarming poll tax bills in the cities, and real cuts afflicting a number of lower-spending councils. No wonder that the DoE has delayed publication of next year's council finance details in the hope that a few extra pounds can be wrung out of the Treasury. Now that both major parties are committed to low local tax bills and high-quality services, Tory strategists could do without such a double dose of poll-tax poison.

In the longer term, there is danger for the next government. The amassed community charge arrears at the end of 1992-3 will make it difficult to collect either the Tory council tax or Labour's fair rates from many households. Revenue officers report the growth of a non-payment culture in city areas. It is likely that councils will still be chasing poll tax as late as 1996. The community charge might just kill off the council tax.

The author is a research director at the London School of Economics.

Our conventions of personal naming are a muddle of presumption, sexism and snobbery, argues John Grigg

Trouble with moniker

In the last century and well into the present one, grown-up British people, with rare exceptions, addressed each other by their surnames. What we now call first names (then Christian names) were very little used outside the family. Men who became friends would drop the Mr and use their bare surnames as a mark of intimacy: eg Holmes and Watson. First names were only generally used for, and among, children.

Today we have gone to the other extreme. People tend to be on first-name terms from the moment of introduction, and surnames are often hardly mentioned. Moreover, first names are relentlessly abbreviated, particularly in the media: Susan becomes Sue, Terence Terry and Robert Bob not only to friends and relations, but to millions who know these people only as faces and/or voices.

In many supermarkets girls are labelled with their first names, a practice once chiefly associated with the oldest profession. (To enhance the effect, Frenchified names seem to have become all the rage.) Asked to

identify themselves over the telephone, young men or women in offices are likely to reply "Tom" or "Stephanie" tout court, and to be rather surprised when asked to give their surnames as well. Yet a first name alone is seldom adequate to identify a person; as in a map reference, two indices are normally needed for anything like precision.

Is it unreasonable to suggest that a middle course might be found between Victorian stuffiness and the present sloppiness? When first names are cheapened, the coinage of human relations is debased, and when surnames are treated as expendable, individuals suffer a loss of definition and therefore of dignity. There are, however, good reasons for considering changes in the rules governing personal modes of address: to reflect changes of outlook that have rightly come to stay. Gross

invidiousness of the social kind, and between the sexes, is no longer regarded (except by a few) as necessary or desirable. Yet the way men and women are styled in Britain is still objectionable on one count or the other or both.

Between men, the chief cause of trouble is the suffix Esquire. Debreit lists a number of arcane categories to which this term may, with some show of customary validity, be applied. But hardly anybody outside the office of Debreit or the College of Arms knows what the categories are, and in practice the suffix is used quite arbitrarily to convey a vague sense of social superiority. As such, it has outlived any true value or meaning it may once have had. It would be better if every man here without a specific and recognised title were to be Mister (Mr) on paper as well as in speech.

On the female side, the position is worse, because whereas we do not differentiate stylistically between married and unmarried men, such a differentiation still exists among women. The attempt to escape from it by means of the abbreviation Ms has not really worked. Most married women are still addressed, and wish to be addressed, as Mrs, while most unmarried women are still addressed as Miss. Ms is used by feminists to make their point, or by male chauvinists trying to make the opposite point, though of course it is also used by unprejudiced correspondents in a state of honest doubt.

The best solution would be for Miss to disappear and for all women to be Mrs. Mrs is a familiar name which, unlike Ms, also sounds nice. The Mrs/Miss distinction is invidious both between the sexes and among women themselves.

Another problem for those genuinely concerned about sexual equality is that a British woman when she marries is expected to abandon her family name and assume her husband's. Until recently it was thought correct for her to take his first name as well, but this custom seems to be gradually dying out; it is hard to believe that about 15 years ago, the late Sir John Colville (admittedly a stickler for such things) wrote in a book that the leadership of the Conservative party had been won by "Mrs Denis Thatcher". In Spain, a woman couples her own family name, or part of it, with that of the man she is marrying, which seems a good idea. But she preserves it only for one generation, because when her daughter marries it is her father's, rather than her mother's, name that she couples with her husband's. Our name problem is complicated by our peculiarly intricate system of titles. Although only a tiny percentage of the population is directly involved, great many people are fascinated by the system and few are totally indifferent. Our minds are conditioned to regard titles as having a substantial and objective quality. I once saw an advertisement for the newly redecorated Banqueting Hall in Whitehall, drawing special attention to the painted ceiling which earned Rubens his knighthood. We could be sure that Rubens was all right since he had "got his K".

Our titles system is a national game which, like any other, has its rules. In the past we used to smile, contemptuously or indulgently, at foreigners for their failure to understand the rules as when they called Sir Joe Soap "Sir Soap". But now they can smile at us, because ignorance of the rules has become almost universal here. To argue, as some might, that such rules are too trivial to follow is to raise a most dangerous question. If the rules have ceased to matter, why play the game at all?

A ride on the tiger of reform

Ferdinand Mount says Tories too must be ready to back constitutional change

Like spending more time with one's family, constitutional reform is a hobby that politicians tend to take up when out of office — and, alas, to drop when they get back in again. Where have all those Tory supporters of proportional representation from the late 1970s gone? Gone to be junior ministers every one. And what has become of Lord Hailsham's dark broodings about "elective dictatorship"? Interviewed the other day, the old boy sounded remarkably chirpy about the prospects for the British constitution: "We are probably the most successful political society that has ever existed."

These days, it is thoughtful Labour men like Robin Cook who are worried about an excess of strong government. The vast majority, I hazard, of those who are assembling for the "constitutional convention" at Manchester this weekend will be of the moderate left-centre. There is, now as always in the past (at least as far back as Balfour), a faint but unmistakable whiff of bad faith about late converts to constitutional reform: their sudden anxieties for stability, moderation and pluralism sound a bit artificial; their elegant proposals seem all too patently inspired by the lust for power, and look inadequate to resist an abrupt change in the political climate (one is reminded of the dye running off Dirk Bogarde's hair when it came on to rain in *Death in Venice*).

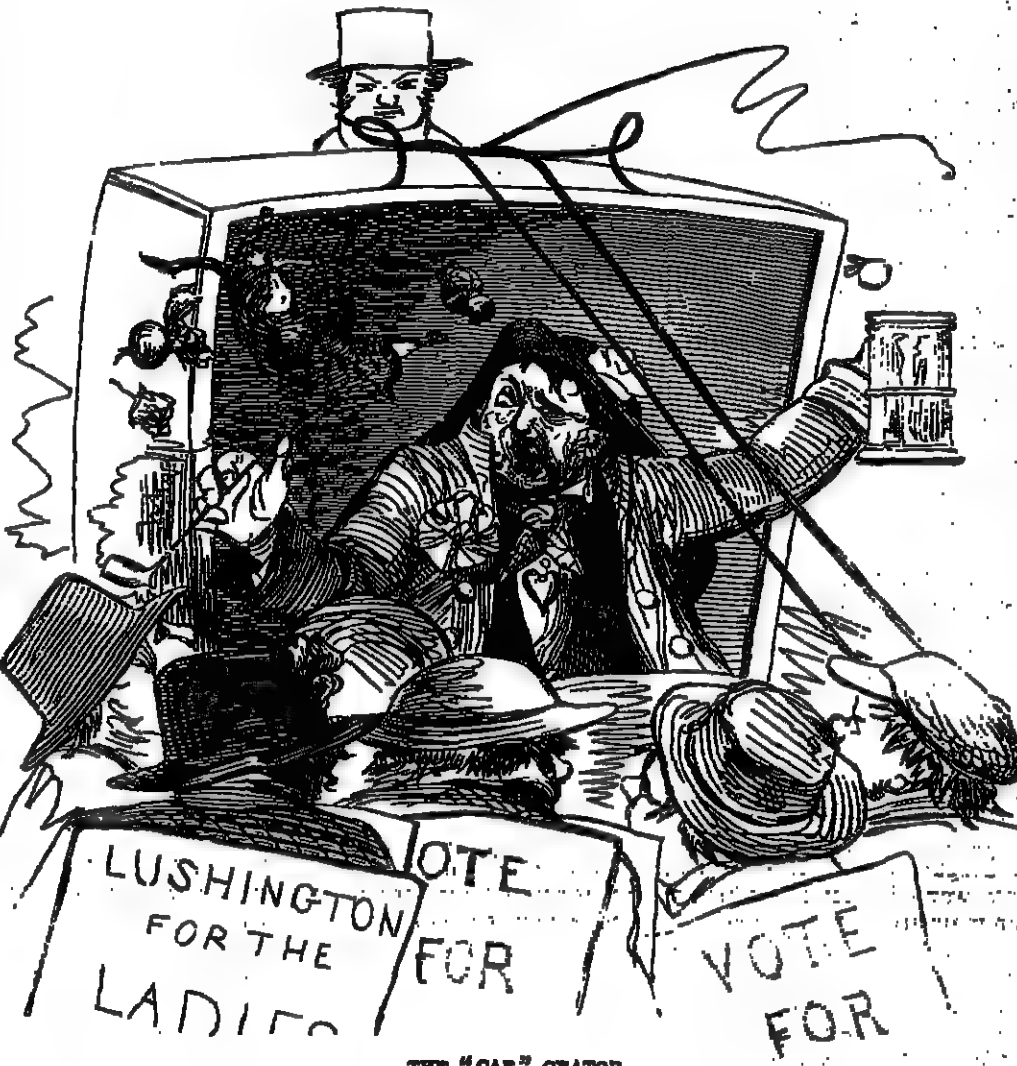
Nor are the reformers' specific proposals invariably cogent enough to withstand sustained examination. Charter 88, the Institute for Public Policy Research and most of those assembling at Manchester take it for granted that proportional representation is fairer, that first-past-the-post and more likely to produce stable and moderate government. But is it fairer to substitute government-by-the-least-objected-to for govern-

ment-by-the-most-desired? As for moderation, even if proportional representation did not accelerate Hitler's rise to power, it did not markedly slow him down. Take for example proportional representation in countries beginning with I. Is it the incorruptibility and stability of the Irish and Italian governments that we wish to imitate, or the moderation of the Israeli government?

I am unconvinced too by the indignation whipped up on certain other topics — for example, against Mr Hurd's 1989 Official Secrets Act, which has quite effectively removed the absurd criminal element from the law, except on matters of national security. The normal business of government is now subject only to the equivalent of normal commercial standards of confidentiality — with the normal disciplinary sanction of the sack — and so it should be.

But the real objection to the recent spate of constitutional manifestos is the absence of any coherent and principled sense of what has gone wrong. Proposals for more direct democracy, for more checks and balances, for more individual rights, for more elections and inquisitions and assemblies are all thrown in together without any apparent grasp of the possibility that some of these purposes and proposals might be in conflict. For example, electing High Court judges, or subjecting them to parliamentary confirmation à la Judge Thomas, would scarcely be likely to improve their independence. There is little attempt to analyse in any depth our peculiar parliamentary monstrosities, which is now unique in the civilised world.

As Nevil Johnson pointed out a decade ago, "there has over a fairly long period been a retreat from constitutional ways of thinking in Britain". Accordingly, "we are left floundering in a sea of pure pragmatism". History has become im-



patient with our sluggish understanding. We are being propelled, half-conscious, half-protesting, into new premises. Constitutional reform has become an inescapable part of political business, rather than a pleasant distraction from it. Anyone who expresses an interest in the subject is liable to be asked: "Oh, so do you want a written constitution then?" — as though this were an admission of some unmanly practice, such as wearing galoshes or a safety helmet when cycling.

But the answer to this question is not at all difficult. We already have several written constitutions, the European

Community Act of 1972 and the European Convention on Human Rights being among the more prominent. The problem is rather to *parlay* those basic laws, so that British parliamentarians have a genuine voice in the making of our laws and so that English and Scottish judges take the lion's share in interpreting them. Otherwise we are merely accepting *diktats* and *faits accomplis* from Brussels and Strasbourg.

The European Convention on Human Rights may not be part of our law, but our judges do pay careful attention to its provisions when they impinge on but do not directly conflict with

English or Scottish law. The British government too, after a dignified pause, nearly always obeys the findings of the European Court of Human Rights and the judgments of the European Court of Justice, despite Mrs Thatcher's complaints about none of these courts being "real courts".

Nor can we rest content with the threadbare defence of the status quo offered by Mr John Patten, the Home Office minister, that to incorporate the European convention into our law is unnecessary, since our rights are already protected in English law. In that case, how is it that the European Court of

Human Rights has found against Britain on, among other things, complaints about restrictions on the correspondence of prisoners, the treatment in Northern Ireland of suspected terrorists, "bitching by judicial order, criminal laws relating to homosexual conduct, the confinement of patients in mental hospitals, telephone tapping, and contempt of court in connection with press freedom? One may disagree with some or all of these findings, but one can scarcely maintain that incorporation would make no difference to English law.

Constitutional reform is inevitable; the waves are crashing on the beach by no means the first. The danger is rather that the enthusiasm for reform should be thought to be confined to displaced socialists looking for a new home.

It is as untrue as it is unpleasant for Norman Tebbit to claim in his book *Unfinished Business* that many of the signatories to Charter 88 are "foreigners seemingly obsessed with a desire to make Britain more like the countries from which they have fled". On the contrary, my experience is that first-generation immigrants are just as likely to mistake our present corrupted understanding of the British constitution for the genuine article: the balanced and moderate separation of powers admired by Montesquieu, Blackstone and Burke.

The purpose of constitutional reform is not to encourage everybody to agitate continuously for his own or somebody else's rights. The aim should be to reinvigorate a system which restrains power by dispersing it. The idea is not to pile on more layers of government, but to limit and stabilise government and to re-establish the authority of the law. In essence, it is a piece of unfinished business that might well be called *Thatcherite* — perhaps the missing piece.

The author is editor of *The Times Literary Supplement*. His book *The British Constitution: Now, Recovery or Decline?* will be published in the spring.



...and moreover

PHILIP HOWARD

We all have our fetishes, even the most rational of us. Lichtenberg, who achieved the improbable feat of being a German and a scientist and a wit at the same time: "Most men of education are more superstitious than they admit — no, than they realise." Or as Dudd said to Peter: "It's very unlucky to put sugar in before the milk, didn't you know that? It has terrible effects on your life. My Aunt Dolly put the sugar in before the milk one day, and after the next 40 years she lost all her teeth."

There are widespread fetishes about grammar, even among the *Times*-reading classes, who are *per se* and *ipso facto* intelligent and rational persons. We have only the haziest memory of the grammar that we were taught at school. But one or two rules are imprinted in our memories, so that when we see them in print, we get an instant glee-jerk reaction, seize pen, and dash off a fiery letter to *The Times*. Nearly always, the rule is a fetish, as irrational and impotent as any amulet once worshipped with superstitious dread by the savages of the Guinea coast. *Fetish* simply means factitious, artificial, untrue, being derived through Portuguese from the Latin *fictus*.

For example, it is a fundamental rule of grammar that "none" is a singular pronoun. If you are foolish enough to publish such a sentence as "none of us are perfect, not even journalists", as some poor sap not a

million miles from this column did the other day, you will have to answer several dozen letters pointing out the solecism with varying degrees of *Schadenfreude*, wit and rage.

Whoa there, chaps. Hold your horses. This is not a rule, but a fetish. It is a mistake to suppose that none is a singular only, and must at all costs and on all occasions be followed by singular verbs and so on. None can always be a singular. But we have it on the highest authority that it can also be a plural: "I am the Lord thy God, thou shalt have none other gods but me."

The OED explicitly states that the plural construction is the commoner usage, and that the singular is expressed by "no one". And it quotes authorities of English from King Alfred onwards to support its view. Dryden: "None have been so greedy of employments as they who have least deserved them." What is good enough for God Almighty, King Alfred, Dryden and the OED ought to be good enough for me.

So whence comes this prevalent fetish? Were schoolrooms a generation ago full of chalky grammarians whacking small boys and girls for treating none as a plural? I suppose the rule was invented by some pedant and sciolist who thought that because none looks like one, it must be a singular only. There are occasions when none as singular sounds ugly and pretentious, and plain wrong to me. Are there any apples? No there is

none. What sort of nitpicker says that? "None of the newspapers has appeared." There goes a man in the grip of the fetish. We are none of us perfect, not even journalists, sounds better to me, because journalists are plural. I don't say you would be wrong to say "none of us is" — merely a prat. The best reason for eschewing none in the plural is to avoid having to write dozens of patient letters that will not be believed. This is a wet reason. Clarity and sound grammar should prevail over fetishes and pretentiousness.

It is pure superstition, too, to suppose that different can only be followed by "from", and that "different to" is ungrammatical. One does indeed differ from somebody, and cannot differ to them. But it is mumbo-jumbo to suppose that an adjective or participle must necessarily take the same construction as the verb from which it is derived.

"Different than" sounds American to me, and my idiosyncrasy is not to use it, though I dare say we could construct a sentence with a huge clause between "different" and its conjunction where "than" would sound right. But I regret to report that the OED cites a formidable team of famous writers who used different for than. You do not have to use it, if it does not suit the prejudices of your grammatical tribe. But don't, like a witch-doctor dancing round ju-ju, turn your fetish into a rule for the rest of the world.

Classical chorus-line

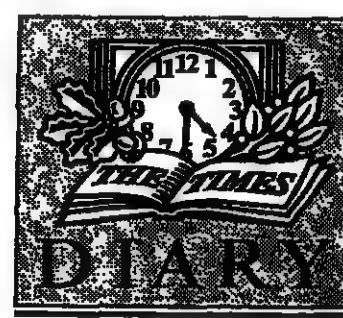
TRADITION is about to be broken at the English National Opera, with the first production in a foreign language for nearly three decades. Although the stated aim of the company has always been to "sing all operas in English, the language of the majority of its audience," ENO has commissioned an opera to be sung in ancient Greek. *Bacchae*, an opera by John Bulfer based on Euripides' play *The Bacchae*, will open at the Coliseum next May. Apart from a soliloquy by Dionysus, the action takes place entirely in classical Greek.

"One of the main objectives of writing the opera was to get that sense of the original language," says 64-year-old Bulfer from his retreat in France. "I've always thought the original language is important: the way it sounded — the metres and the rhythms. When the Greek poets wrote their plays, they had the sound in mind."

Many believe that the original ENO ethos of opera in the vernacular has, in any case, been overtaken by Covent Garden's successful use of surtitles. ENO has, however, resisted the temptation to introduce such aids for the first time. Instead, the production will have a narrator offering a periodic English précis.

Twice before, ENO has flirted with foreign tongues. Philip Glass's *Akhmat* included some chunks in ancient Egyptian, inserted for dramatic effect in an otherwise English libretto. Monteverdi's *Orfeo* was performed in Italian in the 1960s, when it was felt that no translation did justice to it, although subsequent productions have all been in English.

Bulfer defends the departure



from ENO's founding ethos. "I remember Mark Elder, the music director, joking with me that ENO's brochure should now say that all operas were performed in either English or classical Greek. There is no such thing as holy writ. The only thing that matters is communication."

● The strains of "Swing Low Sweet Chariot" will engulf Twickenham today, but the Wallabies have taken steps to ensure that Australians will also be heard. Of course all Australians know "Waltzing Matilda", but Anthony Abraham, a former Australian international, has organised a pyramid letter, distributing 7,000 copies of the words of the proper national anthem, "Advance Australia, Fair," to Aussie lucky enough to have tickets. Abraham hopes that neutrals and even "a few charitable Brits" will join in, but concedes that the exercise is mainly aimed at his compatriots, most of whom, he confesses, "don't know the bloody words".

Political science

THE guest of honour at this week's annual dinner of the Royal Geographical Society could hardly believe her ears. Relaxing after the four-course dinner at London's Natural History Museum, she heard the guest speaker tell the

distinguished audience that science was suffering from too much cash and too many scientists.

The author of this contentious post-prandial polemic was none other than Professor James Lovelock, the president of the Marine Biology Association. Warning to his theme, he told the society that since the 1960s, science has been funded as never before. "What evidence is there," he asked, "that knowledge has increased in proportion to money spent or the numbers employed?" The last thing British needs, he said, is more scientists. "We may need more technicians," but we do not need more scientists.

Music to the ears of the principal guest, Margaret Thatcher.

10-1 on fudge

LADBROKES is planning a book on the chances of success at the Maastricht summit. The only problem: how to define success? Berjis Daver, the firm's managing



director, says the bookmaker is currently attempting to define its terms before setting the odds. "We've got to be a little bit serious with this one, because you get

some pretty strange people around putting a lot of money on this sort of thing, and we don't want to be found running for cover," says Daver. Ladbroke's hopes to be able to offer odds by the end of next week.

Daring young man

JOHN MAJOR could not be there but his brother Terry revelled in an opportunity to relive the family's circus past last week. Terry and his wife Shirley were special guests at Zippo's Circus on Blackheath after one of the clowns, Lord Pandrum, discovered a rare poster of Tom and Kitty Major's variety act from before the first world war. Terry and John's father appeared in a variety of vaudeville turns, and Terry, who is researching his father's past with a view to writing a book about him, believes that Tom was also at one time the catcher in a trapeze act.

As he was relating the tale to performers backstage after the show, a troupe of Zippo's "Moroccan tumblers" decided it would be fun to throw the prime minister's brother through the air, one to another. "I was perfectly safe because I remembered the grip. My father had shown me many years ago. It's a bit like a reef knot," says Terry.

Zippo's Circus plans to invite both brothers the next time it is in town. But if the tumblers decide to involve the prime minister in their act, it might be wise to tip off his minders first.

● With exquisite timing, the PLO head office in Tunis has been in communication this week. Jamil Hilal, the organisation's director of information, says the interest the PLO may have finally brought Israel to the negotiating table, but that is surely no excuse for forgetting to pay the bill.

BBC 2

- 9.00 **Open University: Open Advice** – There's a Degree in Me. Somewhere 9.25 **Mental Handicap** – No Problem's Too Big 9.50 **Open University: Open Advice** – There's a Degree in Me. Somewhere 9.25 **Mental Handicap** – No Problem's Too Big 9.50
- 11.05 **Spirit of Asia: Land of the Cosmic Mountain**. David Attenborough is our guide to the people of Java, their Hindu stories and religious traditions (r).
- 12.05 **Holiday Outings: France – Horse-Riding**. Victoria Studd journeys on horseback in the Corrèzes region of southwest France (r).
- 12.15 **Film: Jumping Jacks (1952, b/w)**. Early comedy-teaming of Jerry Lewis and Dean Martin as vaudevillians making a song-and-dance about jockeying the paratroops. With Mona Freeman and Robert Strauss. Directed by Norman Krasna.
- 12.45 **Heard on Grass: Medieval London Hall**. Lady Victoria Leatham visits the Elizabethan house of Doddington Hall near Lincoln (r).
- 2.15 **Network East**. The Asian entertainment magazine visits the Khajuraho dance festival in India and looks at couture fashion from Pakistan.
- 2.45 **Master of the Mask**. Episode 70 of the 93-part Indian epic, in Hindi with English subtitles. Wales. (to 4.10) **Film: The Land That Time Forgot**
- 3.25 **Art: Piazzolla: Tango Nuevo**. In celebration of the seventieth birthday of the Argentinian composer, a 1989 recording by the New Tango Sextet (r).
- 4.10 **Film: The Agony and the Ecstasy (1965)**. Routine Hollywoodised account of the four-year conflict between the Renaissance painter and sculptor Michelangelo and Pope Julius II over the painting of the Sistine Chapel. Starring Charlton Heston. Rev Harrison and Diane Cilento. Directed by Carol Reed. (CeeLas)
- 6.10 **Japanese – Language and People: Time Out**. The workaholic Japanese are shown at play.
- 6.40 **Late Again**. Highlights of *The Late Show*, the arts and media magazine (s).
- 7.25 **Have I Got News For You?** Angus Deayton hosts the comedy news quiz. Team captains Ian Hislop and Paul Merton are joined by Clare Short, MP, and comedian Nick Hancock (r) (s)
- 7.55 **News and sport**
- 8.10 **Sounds of the Sixties: 1957-68 – The Pop Boom**. To ensure the commercial success of their latest single, groups such as Procol Harum, the Bee Gees and the Rolling Stones made frequent appearances on *Top of the Pops* (s).
- 8.40 **The Second Russian Revolution: Revolution from Below**. The election of the First Deputy Premier, Yury Andropov in March 1989 heralded the face of Soviet politics (r). (CeeLas)



Flavour of success: old schoolfriends get together (9.30pm)

3.30 Performance: Top Girls
★ CHOICE: Caryl Churchill's award-winning 1982 play reaches television under its original director, the Royal Court's Max Stafford-Clark, and includes an association with the theatre. Highly successful in its day as a satirical portrait of the men's shoulder-padded new career women, it seems at first to be dated as well as homely stodge. But after the brittle humour of the first act in which the management director of an agency, Mariene (Leslie Manville), hosts a dinner party for "top girls" of the past — a Pope and Pabst Genseis among them — the production changes gear quite dramatically. The last scenes in which Mariene visits her daughter, a lesbian, and her son (Derek Acott), a gay and bisexual teenager, Anne (Lesley Sharp), are very moving. Face to face with as over a bottle of whisky, she finds herself working hard to justify some pretty selfish past decisions. "I believe in the individual, look at me!", she cries. Joyce slares back at her, grim and unforgiving: "I am looking at you." (Celexa) (A)

11.25 Film: Monkey Grip (1992) A romantic drama about a single mother who falls for a charismatic young actor, not realising that he is a therapist. Directed by John Schlesinger. Starring Nicol Hazehurst and Colin Firth. Directed by Ken Camm.

1.05am Def It: Dance Energy. Norman introduces Rozalla, Sigmund and Lime, and a video from Bal Bi Devote (7). (E) Ends at 1.40

THE COMEDY CHANNEL

00 **Lambda** - *The Forbidden Dance* (1989): Drama about a South American village
 01 **Lesbian** who takes part in a dance contest
 02 **100 Enemy Territory** (1987): A time
 03 **insurance man** is trapped in a high-rise
 04 **building** controlled by a violent street gang
 05 **0.38 Lmks**: Erotic tale about a young
 06 **man** who embarks on a number of
 07 **adventurous** when she winds up in
 08 **with** on an exotic foreign island
 09 **0.55m Creeperhead 2** (1987): Three police
 10 **officers** from Stephen King and George
 11 **Scenero**
 12 **0.6m** *Womanize*: Prize Pulitzer (1988)
 13 **0.7m** *Break-up* of the break-up of Rascally
 14 **man's** marriage to the mistress published
 15 **by** a tycoon
 16 **10 Stealing Home** (1988), Baseball drama
 17 **starring** Mark Harmon and Jodie Foster
 18 **Grade 5.45**

[illegible]

1989) A reporter investigating a nuclear power plant finds himself plunged into a volcanic ooze

3.30 Saturday Night Detectives: Cruising (1985): Thriller starring Al Pacino

15am Critics 2 (1988): Man-eating hedgehogs from outer space hatch from eggs laid on Earth two years ago and wreak havoc in Kansas

5.55 Jackie (1989): Two Vietnam veterans come up to the events of the war. Ends 4.25

FM Stereo and
Liz Breakfast S

appreciation by Paul Gambaccini 3.00
Machine On the eve of his British tour David
on these new album 7.00 Loose Talk The ci
ek's news or any other topic under the
erman 10.00 In Concert featuring Beverl
on 11.00 John Peel 2.00am Nostalgia Jam

RADIO 2

through with sounds of the 60s 10.00 A
lection 1.30pm The News Headlines Top
s Emmett 2.00 Ed Stewart 4.00 Teenage
to see how the teenagers of the day o
sends Kate Bowler presents a magazine for
in the firm world with Charles New 5.30
mel show 6.00 Radio 2 Ballroom Dance
chestra, vintage pop, ballroom and Latin
to the references to identity and the
group Sheringham An Evening of Excellence
s does 10.10 The Radio 2 Arts Pro
away 1.00 Alan Deddooel presents Night

News and sp
8.00am World
Morning Edition

WORLD SERVICE

FROM OUR OWN STORE



A different ballgame: snooker player Jimmy White (9.25am)



- the commentary box is the former England and Australian international Steve Smith and Bill Calcraft, with studio analysis from Jim Rosenthal and Tony Francis. The programme incorporates **Sat & Graeme** with Ian St John and Jimmy Greaves, who are the only syncretic folk at the game of rugby and the week's debate with the debate panel of Stuart Givens, Ian Welsby with news of this afternoon's football action and scores
- 5.00 News** with Fiona Armstrong. **Weather 5.05 LWT News** and weather
- 5.10 Ten Sharp!** Pat Sharp meets Jeremy Jackson of *Baywatch* and Colours of Bad introduces their latest video
- 5.25 Catchphrase** - *Pop Walker* hosts the high-tech quiz show
- 5.55 New Baywatch:** *The Fabulous Buchannon Boys*. Buoyant lifeguard adventure series, starring David Hasselhoff. (Oracle) (s)
- 6.45 Blind Date**. Cilla Black acts as chaperon to contestants playing the mating game. (Oracle)
- 7.45 Stay Lucky:** *An Unsavory Business*. Comedy drama series starring Dennis Hopper and Jan Francis, whose differences are brought into focus at a local bar. (Oracle) (s)
- 8.45 News** with Fiona Armstrong. **Weather 9.00 LWT News**
- 9.05 Film: No Mercy (1986)**. Violent thriller starring Richard Gere as an undercover cop on the trail of the crime boss responsible for the murder of his partner. The steamy New Orleans location and Gere's mink Kim Basinger help to keep the action on the boil. Directed by Richard Donner. (Oracle)
- 11.05 Ray's World** with Ray Aspinall. Frank Bough looks back at this afternoon's match at Twickenham
- 12.00 Tour of Duty:** *Sealed with a Kiss*. American drama series about a group of war recruits on active service in the Vietnam war. Zeke (Terrance Knox) toys with the possibility of becoming a CIA mercenary. Followed by *Get Stuffed*
- 1.00pm WCW Pro Wrestling**. Professional wrestling from the United States. Followed by *Get Stuffed*
- 2.05 News** with Dennis Janzen and Jane Lynne White with celebrity interviews and videos
- 3.05 Coach: The Investment**. American comedy drama series about a college football coach. Luther (Jery Van Dyke) and Hayden (Craig T. Nelson) are robbed (a)
- 3.30 Baseball 1991**. Highlights from the United States
- 4.25 The Hit Man** and Her. Pete Waterman and Michaela Strachan with fashion hints, competitions and club sounds (a)
- 5.00 ITN Midweek News** with Paul O'Grady and Ian Gavan

GRANADA

ANGOLA
As London except: 12.30pm-1.00m Ulfreest 1991 3.15-8.25 Cartoon
4.00 Videofeston 4.30 Pacific Sports Wk

BORDER
As London except: 12.30pm-1.00m The Munsters Today 3.15-8.25 Cartoon Time 8.30 PM The Big Cat 8.40 Keno and Neg Negy 2.00m The Hi Man and Her 4.00 Videofeston 4.30 Pacific Sportsweek 8.05-8.30 Wilson Tale

CENTRAL
As London except: 12.30pm-1.00m The Munsters Today: One Pla Over the Munsters 1.05-1.55m Central Sports Special 2.00m 12.00m When a Stranger Calls (Charles Durning and Carol Kane) 1.50am Marmaduke With Children 2.20 Cine Attractions: 2.50 America's Top Ten 3.30 Mickey Spillane's Hardbrawl's Hardbrawl's Vault 3.50 This Week in NASCAR 4.00-5.00m Central Jobholder 5.1

HV WEST
As London except: 12.30pm-1.00m The Munsters Today 6.05-6.50 HV West News and Sport

HV WALES
As HV West except: 6.05 HV West News and Sport 6.25-6.50m Cartoon Time

SCOTTISH
As London except: 12.30pm-1.00m Dir news 4.45-5.00m Scottish Results 5.1, 5.25 Cartoon Time 5.05m Film: City on Fire 5.15m The Good and Beautiful and Sued 5.25m The Young Riders 12.55m Cue the Music: 1.55 Cine Attractions 2.20m Blind Streak 2.30m Film: Storm of Zanzibar (Annette Bening and Sylvie Simm) 3.10-3.45m Jobholder

23

8.35am Weather, News Headlines
7.00 Morning Concert
(Soprano) in F, BWV 1048a:
New Bach Collegium
Musäum, Leipzig, under Max
Klingenberg; Debussy: *Prélude*
on *Thèmes et Variations* from
on *Thèmes et Variations* from
Lisa Beznosova, flute, Nigel
Norm, (Guitar)

7.30 News
7.35 Morning Concert (cont.)
Borodin (Overture, Prince Igor)
London Symphony Orchestra
and Chorus, Sir Colin Davis
(Musique pour faire plaisir)
Manc: Wind Ensemble under
Michael Schödl; Respighi:
l'Adagio con variazioni, Czech
Philharmonic Orchestra under
Karel Ančerl with André
Jensen, cello; Janáček: arr.
Kálek, Suite, The Cunning
Little Viven, Czech
Philharmonic Orchestra under
František Jílek

8.30 News
8.35 BBC Welsh Symphony
Orchestra under Louis
Frémus with Michael Roll,
piano, performs
Debussy: *Prélude*; Debussy
(bénédiction), De Falla (Nights in the
Gardens of Spain) R
9.30 News
9.40 Review, Building a Library,
Brahms Chamber Anthology by
Robert Philip, Anthony Burton
review, contemporary British
German and Danish music;
incl 10.40 Record Release:
The Choir of Saint John's
KS26 Itzhak Perlman, violin,
Daniel Barenboim, piano,
Christopher Hogwood (Violin
Concerto, London)
Philharmonic Orchestra under
Jan Glover, with Xue-Fen
Chen, cello; Strauss, *Ein Helden-
Op 10* Martin Jones, piano,
Colin Matthews (Night's Mask)
Wind Ensemble under Lorne
Friend, with Patricia Kwella,
soprano), Mendelssohn (String
Symphony No 11 F London,
Festival Orchestra under Ross
Pople)

12.55pm
1.00 CHOICE So long as Radio
3 keeps on re-auditioning these
fine early 20th-century
lectures, we needn't worry
that the art of the radio mini-
series is dead. The writer
Frederic Raphael said
considers 'English metaphors
which in language, he finds are
either very rich or irredeem-
ably poor, though not without a
sprinkling of caution, "Kissing
the girl" is this, "Kiss me" is
that first course should have
second thoughts. He also
detects a hint of
condemnation in "sugar
daddy", recalling that it was
Lola's creator, Norman Hall
discovered that incest was an
anagram of incest (1 of 4)

1.00 News
1.05pm
1.10pm
1.15pm
1.20pm
1.25pm
1.30pm
1.35pm
1.40pm
1.45pm
1.50pm
1.55pm
2.00pm
2.05pm
2.10pm
2.15pm
2.20pm
2.25pm
2.30pm
2.35pm
2.40pm
2.45pm
2.50pm
2.55pm
3.00pm
3.05pm
3.10pm
3.15pm
3.20pm
3.25pm
3.30pm
3.35pm
3.40pm
3.45pm
3.50pm
3.55pm
4.00pm
4.05pm
4.10pm
4.15pm
4.20pm
4.25pm
4.30pm
4.35pm
4.40pm
4.45pm
4.50pm
4.55pm
5.00pm
5.05pm
5.10pm
5.15pm
5.20pm
5.25pm
5.30pm
5.35pm
5.40pm
5.45pm
5.50pm
5.55pm
6.00pm
6.05pm
6.10pm
6.15pm
6.20pm
6.25pm
6.30pm
6.35pm
6.40pm
6.45pm
6.50pm
6.55pm
7.00pm
7.05pm
7.10pm
7.15pm
7.20pm
7.25pm
7.30pm
7.35pm
7.40pm
7.45pm
7.50pm
7.55pm
8.00pm
8.05pm
8.10pm
8.15pm
8.20pm
8.25pm
8.30pm
8.35pm
8.40pm
8.45pm
8.50pm
8.55pm
9.00pm
9.05pm
9.10pm
9.15pm
9.20pm
9.25pm
9.30pm
9.35pm
9.40pm
9.45pm
9.50pm
9.55pm
10.00pm
10.05pm
10.10pm
10.15pm
10.20pm
10.25pm
10.30pm
10.35pm
10.40pm
10.45pm
10.50pm
10.55pm
11.00pm
11.05pm
11.10pm
11.15pm
11.20pm
11.25pm
11.30pm
11.35pm
11.40pm
11.45pm
11.50pm
11.55pm
12.00pm
12.05pm
12.10pm
12.15pm
12.20pm
12.25pm
12.30pm
12.35pm
12.40pm
12.45pm
12.50pm
12.55pm
1.00pm
1.05pm
1.10pm
1.15pm
1.20pm
1.25pm
1.30pm
1.35pm
1.40pm
1.45pm
1.50pm
1.55pm
2.00pm
2.05pm
2.10pm
2.15pm
2.20pm
2.25pm
2.30pm
2.35pm
2.40pm
2.45pm
2.50pm
2.55pm
3.00pm
3.05pm
3.10pm
3.15pm
3.20pm
3.25pm
3.30pm
3.35pm
3.40pm
3.45pm
3.50pm
3.55pm
4.00pm
4.05pm
4.10pm
4.15pm
4.20pm
4.25pm
4.30pm
4.35pm
4.40pm
4.45pm
4.50pm
4.55pm
5.00pm
5.05pm
5.10pm
5.15pm
5.20pm
5.25pm
5.30pm
5.35pm
5.40pm
5.45pm
5.50pm
5.55pm
6.00pm
6.05pm
6.10pm
6.15pm
6.20pm
6.25pm
6.30pm
6.35pm
6.40pm
6.45pm
6.50pm
6.55pm
7.00pm
7.05pm
7.10pm
7.15pm
7.20pm
7.25pm
7.30pm
7.35pm
7.40pm
7.45pm
7.50pm
7.55pm
8.00pm
8.05pm
8.10pm
8.15pm
8.20pm
8.25pm
8.30pm
8.35pm
8.40pm
8.45pm
8.50pm
8.55pm
9.00pm
9.05pm
9.10pm
9.15pm
9.20pm
9.25pm
9.30pm
9.35pm
9.40pm
9.45pm
9.50pm
9.55pm
10.00pm
10.05pm
10.10pm
10.15pm
10.20pm
10.25pm
10.30pm
10.35pm
10.40pm
10.45pm
10.50pm
10.55pm
11.00pm
11.05pm
11.10pm
11.15pm
11.20pm
11.25pm
11.30pm
11.35pm
11.40pm
11.45pm
11.50pm
11.55pm
12.00pm
12.05pm
12.10pm
12.15pm
12.20pm
12.25pm
12.30pm
12.35pm
12.40pm
12.45pm
12.50pm
12.55pm
1.00pm
1.05pm
1.10pm
1.15pm
1.20pm
1.25pm
1.30pm
1.35pm
1.40pm
1.45pm
1.50pm
1.55pm
2.00pm
2.05pm
2.10pm
2.15pm
2.20pm
2.25pm
2.30pm
2.35pm
2.40pm
2.45pm
2.50pm
2.55pm
3.00pm
3.05pm
3.10pm
3.15pm
3.20pm
3.25pm
3.30pm
3.35pm
3.40pm
3.45pm
3.50pm
3.55pm
4.00pm
4.05pm
4.10pm
4.15pm
4.20pm
4.25pm
4.30pm
4.35pm
4.40pm
4.45pm
4.50pm
4.55pm
5.00pm
5.05pm
5.10pm
5.15pm
5.20pm
5.25pm
5.30pm
5.35pm
5.40pm
5.45pm
5.50pm
5.55pm
6.00pm
6.05pm
6.10pm
6.15pm
6.20pm
6.25pm
6.30pm
6.35pm
6.40pm
6.45pm
6.50pm
6.55pm
7.00pm
7.05pm
7.10pm
7.15pm
7.20pm
7.25pm
7.30pm
7.35pm
7.40pm
7.45pm
7.50pm
7.55pm
8.00pm
8.05pm
8.10pm
8.15pm
8.20pm
8.25pm
8.30pm
8.35pm
8.40pm
8.45pm
8.50pm
8.55pm
9.00pm
9.05pm
9.10pm
9.15pm
9.20pm
9.25pm
9.30pm
9.35pm
9.40pm
9.45pm
9.50pm
9.55pm
10.00pm
10.05pm
10.10pm
10.15pm
10.20pm
10.25pm
10.30pm
10.35pm
10.40pm
10.45pm
10.50pm
10.55pm
11.00pm
11.05pm
11.10pm
11.15pm
11.20pm
11.25pm
11.30pm
11.35pm
11.40pm
11.45pm
11.50pm
11.55pm
12.00pm
12.05pm
12.10pm
12.15pm
12.20pm
12.25pm
12.30pm
12.35pm
12.40pm
12.45pm
12.50pm
12.55pm
1.00pm
1.05pm
1.10pm
1.15pm
1.20pm
1.25pm
1.30pm
1.35pm
1.40pm
1.45pm
1.50pm
1.55pm
2.00pm
2.05pm
2.10pm
2.15pm
2.20pm
2.25pm
2.30pm
2.35pm
2.40pm
2.45pm
2.50pm
2.55pm
3.00pm
3.05pm
3.10pm

6.00 Comic 'Book': Children's cartoons: 6.55 Once Upon a Time... Space 7.25 Sports: Years to Remember: 1915-1920 7.55 Treva News Channel: International sporting news 8.00 Treva News Channel 6: Channel 4 Racing: The Morning Line 9.00 Same Difference: Hollywood's stance on disability With signing and subtitles (r)

10.00 Travelog: Andy Kershaw visits Mongolia (r), (Teletext) (s)

10.20 Wagon Train (b/w) The 1950s western series

11.30 Tony Jackson's Top Celebrity Golf Challenge: Tony Jackson introduces round four of the tournament from Le Touquet in France, Captains Sam Torrance and Ronan Rafferty are joined by the boxer Henry Cooper and the actor Tim Brooke-Taylor (r)

12.30 American Football at work: The 1950s western series

1.00 Festival at Work: Japanese craftsmen at work

1.25 Channel 4 Racing from Newmarket. Introduced by John Peel (r)

1.40 Franchise: The line-up is (subject to alteration): (1.40) Royston Stakes; (2.10) Sporting Life Zealand Stakes; (2.40) Ashburton Handicap; (3.10) Ben Marshall Stakes. Plus a preview of this evening's Breeders' Cup from Kentucky (r)

3.35 1.45 Parades from Heaven (1986, b/w). Sentimental musical comedy starring Bing Crosby as a wrongly imprisoned troubadour who is asked by a murderer to visit the family of his victim. With Louis Armstrong. Directed by Norman Macdonald (r)

5.05 Brookside: Omnibus edition (r)

6.30 Summary of the day's weather, followed by Right to Reply. Viewers react to coverage of the World Cup Rugby. (Teletext) (s)

7.00 South: Democracy in Crisis

● CHOICE: Manjira Datta's film does its best to steer a straightforward course through the troubled events of the past 18 months in India. Unfortunately, it can't really: the religious and caste issues are so complicated and what starts as a linear approach has to double back on itself so much to explain things that Rajiv Gandhi never seems to die with any finality. All the same, there is some acute analysis and some fascinating footage, especially that showing Rajiv Gandhi on a pre-election television visit to poor villages. He is greeted by thousands of complaints: 'We have no roads, we have no electricity, no electricity', but has no idea of how to respond to these. 'I try to form some plan', is the nearest he comes to giving comfort, and unbelievably it seems to do the trick. 'Since you've come here, we'll vote for you', he is told

8.00 Channel 4 Racing International: The Breeders' Cup 1991. Brought Scott into coverage of the richest race meeting in



9.00 Soldiers of Music: Rostropovich Returns to Russia.
 © CHOICE: A baggy monster of a programme recording the young virtuoso's return to his native capital and conductor with his wife, celebrated soprano Galina Vishnevskaya, after 16 years of exile. Filmed by the Emmy award-winning *State of Peter Galt*, Susan Froemke and Albert Meyesles, it looks like a superior home video and prompts the same excesses of boredom and fascination in the watcher. The concerts are striking and additional scenes such as Galina new to tears in front of the Bolshoi govt, too terrified to perform a former lover's music, are touching. "I am still and still am devoted to you, I didn't forget you even for a moment." ... "show the momentous nature of their visit and the sacrifice they made in giving up their careers there, after which both were stripped of their Soviet citizenship. Now they say they have no regrets, but reviving all those memories is clearly draining. At the end of their stay Galina sighs: "Can you believe it was only seven days? ... In one week we lived 18 years!"

10.30 The Monks of Silence. *La Monaca di Chiosso* (1989). The *Monks of Chiosso* continues with an explicit Franco-Turkish drama about sexual awakening. Showing for the first time on network television, the story charts a 12-year-old boy's initiation into manhood. Starring Selin Bougebed and Carolyn Chofey. With English subtitles. Written and directed by Farid Bougebed.

12.25am The Oprah Winfrey Show. Oprah meets Michael J. Fox (H) (H) 1.45am America's Poet Laureate, Robert Frost (H) (H)

1.45 The Word, Let's Night with ... Hosted by Terry Chanen, Abbie De Cadenet and Kalia Popoff. 8.45pm. Ends at 2.45.

12. 1990-1991

TYNE TEES
As London except: 12.30pm-1.00 Poppo
5.05 Northern Life Sports Special 5.15-5.30
Carnegie Tans 12.00 Pile. The Big Ch
(Kevin Kilne and Meg Tayl) 2.00pm The Hills
Inside and Her. 4.00 Wednesday 4.00 Pile
Wednesday 3.00-3.30 William Tayl

ULSTER
As London except: 12.30pm-1.00 Clock
5.20-5.25 Cartoon 12.00 Pile. The Big Ch

and Sports-world BUS-

YORKSHIRE
As London except: 12:30pm-1:00 Rails
and Dog 5:05 Weekend News 5:15-6:10
Cartoon Thru 12:00
1:00pm Soapings 2:00 The Hi Man and
Her 4:00 Lord Mountbatten: The Limit
of Power 4:55 Minute Book 5:25-5:30 Playtime...

S4C
Starts: 5:30am 4 Tel on View 8:30 Jeilfin
10:00 The Time Tunnel 11:00 Lucy
Locket 11:30 The 1000th Man 12:00
12:30pm American Football 1:00 Poters at
the Palace

NET 29
Starts: 12:10pm Classroom Sign 1:30
News 12:34 Sports Sketch 3:10 Family
Theatre 6:00 Once Upon a Time...the
American 6:30 The American 7:00
The Lawrence Collection 7:05 The Trials
of Henry Jones 8:05 Salute to Hollywood
8:30 The Day Our Bells Rang 9:00
11:30 The Girl in the Picture (John Gordon)

100

(a) Stereo on FM.
6.55am Shipping Forecast 6.00
 6.55am **Radio 4's** *Weather* and *6.00*
Weather 8.10 Farming Week
6.50 Prayer for the Day 6.55
Weather
7.00 News and **7.00 7.30, 8.00,**
8.30 News 7.25, 8.25 Weather
7.35 Weather 8.35 Sport
8.00 News on TV.
8.05 Sport on TV. On the morning of
 the Rugby World Cup final at
 Twickenham, Cliff Morgan has
 a chin-wag with fellow ruggers
 in Kerangah in Kerangah.
8.30 Breakaway: Margaret Morgan
 with Ken Bruce. This week,
 bungy jumping in
 New Zealand.
10.00 News, Loose Ends:
 Conversation with Nad Sherrin
 and guests (s)
11.00 News, The Week in
Westminster: Andrew Marr,
 Political Editor of The
 Economist, presents a
 personal view of the week's
 political comings and goings.
11.30 Europe: Stephen Jessel
 presents the European news
 magazine.
12.00 Money Box: Financial advice
 with Heather Payton
12.25pm The 1914-18 *Class:*
 Humphrey Lytton chairs the
 comedy panel game *12.55*
Weather
1.00 News at One
1.10 Any Questions? (7.15)
Shipping Forecast
2.00 News: Any Answers? Phone in
 comments on "Any
 Questions?" on 071-580 4411
2.30 Saturday Playhouse: *Gull*
 by The Little
 Adapted from Winston
 Graham's crime novel (s)
4.00 News, Age to Age: In the first
 of a new series of the historic
 magazine, Brian Currell looks
 at the history of debt. Sean
 Smith finds out about some
 of the past's famous debts
 while Brian tracks down the
Old Lady of Threadneedle
 Street whose pocket was the first
 picked by Pitt almost 200
 years ago
4.30 Science News: Discover
 developments in science
5.00 Living With The Legend: Lord
 and Lady Curzon
 • **CHOICE:** The cross that
 Stanley Lord carried for life
 was the blame, laid by
 judicial inquiry, for not helping
 to save some of the 1500 who
 perished when the *Titanic*
 sank in 1912. Lord was master
 of the steamer *Calcuttan*, 19
 miles away from the luxury
 liner when she went down. He
 was accused of ignoring her
 distress rockets. Radio 4's
 non-fiction inquiry into the
 after-life of the ship's captain
 provides evidence to support the long-
 argued case that he was the
 victim of an appalling
 misreading of evidence (1 of 6)
8.25 Fourth Column: Simon
 Hoggart and friends take a
 gizzax look at life
9.50 News, Shipping Forecast 9.55
Weather
6.00 News, Sports Round-up
6.25 Week Ending, A satirical
 review of the week's news (s)
 (r)
6.50 Stop the Week: Animated
 table talk with Robert
 Remington (s)
7.20 Kaleidoscope: The Sound of
 Silence. Peter Holland
 investigates the power of
 silence in art, with
 contributions from composer
 Alexander Goehr and novelist
 J.K. Coetzee (s)
7.35 Classic Serial: The Personal
 History of David Copperfield (s)
8.50 Conversation Piece: Sue
 MacGregor talks to the
 painter, crime writer and
 historical novelist Dorothy
 Buxton (r)
9.20 Music in Mind with Brian Kay
 (s)
9.50 Stop to Ten: A reading, hymn
 and reflection (s) **9.55**
Weather
10.00 News
10.15 Mind Discussion
 programme with Andrew Marr,
 Edward Mortimer and Peter
 Riddell (1 of 6) (s)
10.45 Classic Case: Charlotte
 Mitchell reads some poems
 from her pocket (s) (r)
11.00 News, The Week in
Westminster
11.30 Dear Diary (s) (r)
12.00 News; and 12.20 Weather
 magazine **12.25 Shipping**
Forecast 12.45 World Service
(LW only)

By MELINDA WITTSTOCK, MEDIA CORRESPONDENT

The ITC refused to comment on TSW's decision. Westcountry said it would reserve comment until the precise reasons for TSW's

Last week the ITC said it was confident that it could withstand judicial review, "area by area, decision by decision", but it was worried that the process would be "disruptive and a waste of valuable time".

Personal charge, page 4
Heseltine's albatross, page 14

The two prime ministers, John Major and Bob Hawke, have a personal bet which involves the winning team signing the match ball to be passed to the losing captain.

Continued from page 1
looking forward to the welcome we know we will get ... And we are determined to get pleasure out of the occasion. The pressure is off us compared with the quarter- and semi-finals. We are altogether more relaxed in the knowledge that we have

Gardening,
Weekend Times Page 18

Solution to Puzzle No 18 257


F	A	U	N	A		F	R	A	C	T	I	S	E	D	D	
L	E	P	I	R	V	A	N	T		O	H					
O	B	S	E	R	V	A	N	T		M	A	I	Z	E	E	
W	E	N	T		E	M	A		A	F	A					
E	N	T	A	I	L		A	G	I	T	A	T	O	R		
R			R							O	L					
P	U	N	C	H		D	R	U	N	K		D	E	E	P	
O	U	T			O	I	L		F	S	E					
T	U	R	N			M	A	R	S	H	A	L	S	E	A	
										O	E	N				
R	E	H	E	A	R	S	E			S	T	U	C	C	O	
E		P	T	H		A						D	R	O	P	
C	L	O	T	H		L	E	A	V	S		D	R	O	P	
A	L	L	O	E		F	I	L	I	O						
P	R	E	S	S		S	T					A	C	T	O	

Name/Address _____

dia 0338 401 followed appropriate code.

Norfolk,Suffolk,Cambs.....
West Mid & Sth Glam & Gwent.
Shrops,Herefds & Worcs.....

Margaret Crescent, Bodmin
wall; M T Mardon, Ardross


 For a million, please telephone:
081-992 6991
 or write to:
SUPERLATIVE TRAVEL
 43 Woodhurst Road, London, W3 6SS
 Superlative Travel is a trading name of Sunspelt Ltd.

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

SATURDAY NOVEMBER 2 1991

WEEKEND MONEY

Coal bill

On the first day of parliamentary business after the Queen's speech, the government laid a bill that doubled the amount of state money available to the coal industry for restructuring and redundancy costs. The present grant of £1.5 billion is likely to reach its limit in the next financial year. The doubling implies further large job losses and brought charges from the Labour party that the move countermanded demands by the government of a "catastrophic" rundown of coal production. **Page 22**



Gerry Wolstenholme, prize draw manager for Premium Bonds, has to talk to the big prize winners alone. He has had to break the news to a 16-year-old girl and to a 95-year-old woman in a nursing home. **Page 27**

Hard sell

Hard sell timeshare-type mail shots are being used to sell health insurance, raising the spectre of injury and promising cash prizes to those taking the cover. **Page 31**

Bargain homes

Buyers can pick up bargains at auctions but they should know what to look out for. Some risk spending hundreds of pounds for nothing on surveys. **Page 28**

Danger list

Those diagnosed with a critical illness could find they are not covered because their condition is not defined as serious enough. **Page 31**

Letters

Page 32



Tax benefits for savers or for the aged make financial advisers drool at the thought of the rich pickings to be had from commission after advising on personal equity plans, and other "tax efficient" schemes. **Page 23**

Out of court

Sir Leon Brittan, the competition commissioner, is likely to throw out complaints from Airbus about BA buying American planes and engines. **Page 23**

Compensation

Iain Vallance, the BT chairman, thinks of his controversial pay package as compensation, not least for being on the tabloid front pages so often. **Page 23**

Bankers out?

Workers at the TUC bank may be going on strike over performance-related pay. Co-op Bank staff have been balloted. **Page 23**



Barclays Bank led by Sir John Quinton, has scrapped plans to withdraw without informing customers an interest allowance granted to small businesses after a report of the proposal appeared in *The Times*. **Page 23**

Weakening

Signs of weak American recovery are beginning to convince markets that interest rates will soon be lowered to boost the flagging economy. **Page 23**

Under the light

Attwoods, the waste company in the throes of an £80 million cash call, has confirmed it is under investigation by America's defence department. **Page 22**

Fax of life

Now it is possible to make a telephone call, photocopy and send a fax, all from the same credit card driven public box. **Page 22**

Shine on gilts



Investors in index-linked gilts have had little to cheer about recently, but that could change. The trend towards lower interest rates over the next decade could lead to profits in fixed-interest securities. Index-linked gilts help protect investors from the ravages of inflation because capital and interest are both guaranteed to outpace inflation. **Page 29**

WEEK-ENDING
Matthew Bond

A man all for seasons

I think it was one of the wiser Kennedy's who said that when your boot boy starts buying shares it is time to sell the portfolio. What, I wonder, would he consider it was time for when the Chancellor of the day seizes on "seasonally adjusted optimism" as the economy's key indicator.

Never before has something quite so intangible been grasped quite so firmly as the CBI's business confidence survey was this week by Norman Lamont. The CBI's acknowledgement that perhaps the survey did contain the first "flickering signs" of recovery was not enough for a Chancellor with a Mansion House speech still to write. Treasury officials were urgently dispatched to calculate when it was that business leaders had last felt so confident.

Back came the somewhat inconvenient answer of 1988, a year that most members of the present government would prefer to forget. So the Treasury boffins were dispatched again, this time to find out when opinion among Britain's business community had swung round so sharply. "Oh, and while you're at it," instructed Mr Lamont, "don't



forget those little seasonal factors. People always feel fed up once the clocks go back. Let's have a little more sunshine, Wimbledon, that sort of thing."

And so the concept of seasonally adjusted optimism was born. Mr Lamont's computers duly confirmed this had not risen as sharply for 17 years, presumably round about the time business leaders last bought shares from their boot boy.

Nevertheless, the City clearly likes the idea. For while Marks and Spencer was forced this week to report its first fall in interim profits for ten years (perhaps it should have seasonally adjusted them) it did highlight a modest increase in pre-tax confidence. By contrast, ICI reported a quarterly increase in pre-tax profits but admitted that its latest balance sheet revealed dwindling reserves of hope. ICI advisers are hoping to rectify the problem by an issue of promissory notes that simply promise the bearer that things will get better one day. The Treasury is apparently considering underwriting the issue.

The London stock market lapped up the new indicator, but then it is keen on anything that convinces it that the recovery might actually arrive one day. For it also received a boost from John Redwood, the corporate affairs minister, who, under pressure from Brexiteers, ruled that the Stock Exchange has no right to a monopoly in price-sensitive company information. From January 1, this information must be shared with other news agencies, although information will still have to be issued simultaneously.

But what has really got the traders excited is that this modest reform could be a prelude to a return to full-blooded competition for price-sensitive information. A return to the heady days before Big Bang, when it was who, what and when you knew that made you money rather than an ability to juggle two telephones and a computer keyboard. The days when a nod from the man in dark glasses was worth millions and a well-timed wink could herald a move to the home counties.

Now, where did I leave that pair of white socks?

Inheritor of the fighting spirit

The chairman of Scottish & Newcastle Breweries is a sporting man, as Gillian Bowditch finds out

Alick Rankin, chairman of Scottish & Newcastle Breweries, relishes a fight. It does not matter whether it is a hostile takeover bid, a good argument or a sporting contest, he has the Scottish propensity to do battle. One of his ancestors ordered the massacre of Glencoe.

Rankin may be a cleaner fighter than the first Earl of Stair, but he is no small skirmisher. Take him on and you are taking on a warrior of some experience, as John Elliott, of Elders, discovered when he bid for S&N in 1988. "I did enjoy it," Rankin says of that battle. "It's never been quite such fun since."

He describes himself as a slightly awkward character. "My first reaction when someone asks me to do something is 'why should I do that?' I suppose I am aggressive. I can be quite pugnacious when the situation calls for it and I'm definitely a bit selfish."

Like all the best warriors he is an able leader and inspires loyalty. Tim Lewis, a former marketing director of S&N, says: "He has a strong personality and considerable leadership abilities. He's a tough man but he is not insensitive. He can be a bit obstinate and argumentative but there is a lot of kindness in him. Some of the things he has had to do as a leader of S&N have been very painful for him but he has not flinched from doing them. He has the courage to get rid of people who are not pulling their weight."

Robert Dickinson, senior partner in Dickinson Dees, the firm of solicitors, and a friend of Rankin's from university, agrees. "He can inspire other people. He's not particularly clever but he is hard working and determined. He is very ambitious, keen to excel and that comes through in his love of sport. He is an excellent shot and he certainly comes out fighting. He's the sort of man I would go through with."

Rankin is one of the few men with whom you really might go big game shooting. He shot and killed a grizzly bear after a 72-hour hunt in Alaska. He is sorry now. "I wish I hadn't. It was very beautiful and it shouldn't have been killed but the hunt was the most demanding and exciting thing."

Strong and daring personalities run in the family. His grandfather, Sir Reginald Rankin, was a traveller and big game hunter who avoided being frozen in the Andes, shot the largest snow leopard on record in India and searched for the giant sloth in Chile.

Rankin's father, Niall, was an ornithologist, writer and wildlife film maker who loved the remote parts of the world and who died among the bushmen of the Kalahari desert. "He brought back

unbelievable things, some of which I can't describe," Rankin says. "Biological bits and pieces."

Rankin inherited his father's love of the outdoors. Suzetta, his wife, says he is at his happiest fishing, shooting or simply walking the hills. His father was away for most of his early life and he was brought up by his mother, who was a woman of the bedchamber to Queen Elizabeth the Queen Mother.

Rankin was born in London, in 1935. The family home was bombed in 1941, and his mother took Alick and Ian, his brother, to Scotland. They lived off the west coast on the Treshnish Isles, which his father had bought in the Forties. "Childhood was fun and we enjoyed it," he says. At eight, he was sent to Ludgrove Preparatory School, Prince William's prep school, and then to Eton, where he excelled at games but was mediocre academically.

"Eton was a great spoiling opportunity. You made friends for life and it taught you to stand on your own two feet. Eton made it

'I suppose I am aggressive. I can be quite pugnacious when the situation calls for it and I'm definitely a bit selfish'

easier to join the army. You'd be brutalised by the system before."

The army did not appeal and, despite a family history of military careers, Rankin did not stay on beyond his national service. Of the army he says: "It was the worst form of brutal treatment you could imagine. It was a real nightmare and really rough, mental and physical sadism."

University did not suit him much better. He went to Christ Church, Oxford, and was sent down after a year, for failing all his exams. He had spent his year socialising, playing cricket and developing a taste for alcohol. "I was thoroughly irresponsible. I think if my children adopted the attitude I did I would find it very upsetting."

His next move was to Canada. He worked for Wood Gundy & Co, the Toronto investment bank, for nearly four years. During that time, he married his first wife, Susan Dewhurst, whom he had known since he was 19. They have three daughters and a son but

divorced in 1976. He married Suzetta the same year.

On his return from Canada, at 24, he took a job with S&N and has been with the company ever since. His first job was managing a series of violent pubs in Glasgow. "We had about a murder a month," Rankin says. "But it was a very friendly city. You can't not like Glaswegians."

He was made a junior director in 1965, when he was 30, and was given the wine and spirits side of the business to run when he was 34. Five years later, he was on the main board.

Tim Lewis says it was always clear to him that Rankin would run the company. Rankin says: "Certain people who think they know me well would say I am an ambitious person but I never was. I never thought about where I would end up. My progress was respectable. It wasn't flashy."

When S&N introduced management aptitude testing, Rankin, as chief executive, agreed to sit the test. An embarrassed consultant told Rankin his test raised the question of how he had ever got the job and, more importantly, how he had kept it.

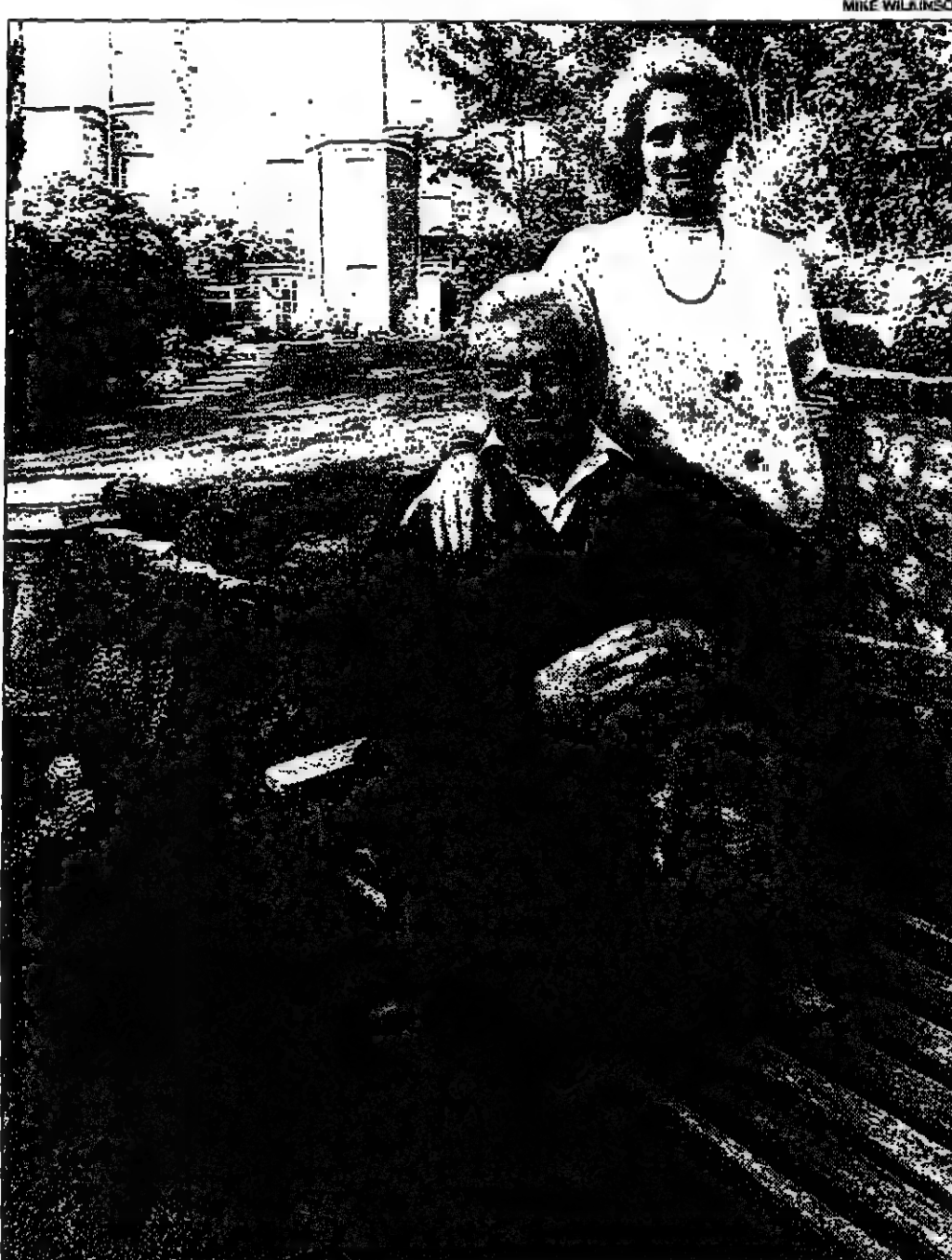
Rankin says he was slightly horrified when he became chief executive and had huge self-doubts but they soon disappeared. "I had a team of people with whom I enjoyed working. They probably bit their lips on occasion over my autocracy and bloodmindedness, but they were very happy days. We decided we would go out and do battle. We had been tucked away licking our wounds for some years."

The group had one or two notable battles, particularly with Matthew Brown, the Lancashire brewer, which S&N finally acquired, and with the monopolies commission, to which S&N was referred four times in nine years. Then came the big one, the £1.6 billion bid by Elders for S&N.

"I always felt confident," Rankin says. "I liked meeting John Elliott. He was always lively and interesting, but he was a typical bully and used to getting his own way. I was lucky enough to be the one who shouted the odds and fired the shots, but we were a belligerent lot. It's a Scottish characteristic."

The Australians were sent packing and Rankin made a point of warning any other potential predator that S&N, with him at the helm, would be an uncomfortable morsel to swallow.

Since relinquishing executive responsibility at S&N - he remains non-executive chairman - he has taken other directorships, including the chairmanship of Scottish Financial Enterprise. He is a director of the Bank of Scotland and Christian Salvacen. Suzetta says: "He enjoys meet-



Outdoor life: Alick Rankin with Suzetta, his wife, and their two dogs in Edinburgh

Over the moon of Tunbridge Wells.

Stocks and shares from £9 a month. And my Friendly Bond's never taken a dive.

Here's the score. We invest your savings on the stockmarket. Free of tax. We guarantee a return. Free of tax.

And every year we add what we've made to your Bond. Free of tax. On average that's been 16.3% pa. A very nice net result.

For our brochure phone us free on 0800 626000

Or return the coupon to Tunbridge Wells Equitable Friendly Society, FREEPOST, Tunbridge Wells, Kent TN4 9BR. Or contact your financial adviser

Name (Mr/Mrs/Miss/Ms) _____ **TIM I**

Address _____

Postcode _____

Date of Birth (not available to over 70's) _____ No salesman please!



*Average return on a 10 year Bond taken out in August 1981 by a 20 year old man. Annual saved £556.88. Amount paid out £1,309.14. Please remember this past performance isn't necessarily a guide to the future. Registered under the Friendly Societies Act 1974 No. 1982. Member of Lloyds Life, Prudential & Health Investors

Mystery buyer scales the Empire State

From PHILIP ROBINSON
IN NEW YORK

THE Empire State Building, New York's famous landmark that won a supporting role in the film *King Kong*, is set to be sold to the family of an Irishman who fled the potato famine and started a multi-million dollar American business by chartering ships to trade bird dung from Peru.

Wealthy businessmen from Europe, Asia and America have placed their bids for the property, put up for sale five months ago by The Prudential Insurance Company of America, its owner, and expected to be sold for \$40 million.

The winning bid, however, is

understood to have been made by an unidentified member of the Grace family, which founded and still runs WR Grace, a \$6 billion conglomerate with interests in specialist chemicals, health care and oil exploration, employing about 50,000 and which moved its headquarters from New York to Florida two months ago.

A condition of the sale is understood to be that the buyer's name is never disclosed. The Prudential said yesterday: "We have put the building up for sale as part of the normal property portfolio management, but I can make no further comment than that."

A Grace spokesman said: "I spoke with Mr J. Peter Grace, our



chairman and chief executive, this morning and he said he was not the buyer. We have already made it clear that the company is not interested. But they do have rather a large family."

For more than half a century by the \$2 million-a-year J. Peter Grace, 78-year-old grandson of the founder with an economics degree from Yale and an obsession with time.

He wears a watch on each wrist (one set to New York time, the other to the local hour) and carries a gun tucked under his belt following threats from Latin American terrorists.

For \$40 million, the new owners of the Empire State get only the land beside Fifth Avenue and the limestone and granite covering the 1,454-ft building that was built for \$25 million.

The 2.3 million sq ft of office space is controlled on an 84-year lease by a separate partnership.

Employees resign after Amex enquiry

American Express, the charge card and travel company, says an internal review has alleged that several employees falsified records in an attempt to cover up mounting losses at the Optima credit card operation, which cost \$265 million to put right. The bill pushed Amex into its first loss.

A spokesman said six employees have either been dismissed or have resigned. Three regulatory authorities, including the Securities and Exchange Commission, have been informed. Amex started the probe in September after it was discovered that default payments on its Optima card were running at \$155 million of which \$24 million had not been accurately reported.

Limit raised

Small businesses with a turnover of less than £15,000 are to be allowed to make three-line statements of their income instead of a detailed return. The limit is to be raised from £10,000 on April 6 next year.

TDS progress

TDS Circuits cut its pre-tax loss from £1.22 million to £595,000 in the six months to end-August. The loss per share was reduced from 15.1p to 8.28p. Once again, there is no interim dividend. Turnover declined from £3.41 million to £2.93 million.

Upton losses

Upton & Southern Holdings grew from £734,000 to £798,000 in the 28 weeks to August 10. The loss per share was 8.58p (8.09p).

THE POUND

US dollar 1.7485 (+0.0105)
German mark 2.9060 (-0.0029)
Exchange index 90.8 (same)
Bank of England official close (4pm)

STOCK MARKET

FT 30 share 1952.7 (-9.6)
FT-SE 100 2549.5 (-16.5)
New York Dow Jones 3056.35 (-12.75)
Tokyo Nikkei Ave 25044.24 (-178.04)

MAJOR CHANGES

RISER:
Hammerson 680p (+11p)
Reuters 975p (+13p)
Heron 650p (+4p)
News Corp 850p (+24p)
Harvey & Thompson 204p (+24p)
Sotthelby 750p (+25p)
J Selousby 347p (+12p)
Clifford 820p (+12p)
Hardy & Hanson 1230p (+28p)
Murray Enter 290p (+21p)
TDK 2300p (+31p)
FALLS:
Rothmans 1115p (-11p)
Reckitt & Colman 677p (-13p)
ICI 1254p (-17p)
Elec Data Process 4450p (-37p)
NYNEX 477p (-11p)
Eurotunnel Units 417p (-11p)
Closing Prices... Page 26

INTEREST RATES

London: Bank Base 10 1/2%
3-month interbank 10 1/2-10 3/4%
3-month eligible bills 10 1/2-10 3/4%
US: Prime Rate 8%
Federal Funds 5 1/4%
2-month Treasury Bills 4 7/8-4 7/4%
30-year bonds 10 1/2-10 3/4%

CURRENCIES

London: New York
£: \$1.7485
DM: £1.6615
Sfr: £1.4602
FF: £1.6732
Yen: £1.3020
Index 90.8
ECU 10.7849
ECU 10.7849
ECU 10.7849
London forex market close

GOLD

London Fixing:
AM \$357.50 pm \$357.75
close \$357.50-357.85 (\$204.20-204.70)
New York:
Comex \$359.25-359.75

NORTH SEA OIL

Brent (Nov) ... \$22.50 bbl (\$22.30)

RETAIL PRICES

RPI: 134.6 September (1987-100)
* Denotes midday trading price

THE SUNDAY TIMES

It has been a bad autumn for Richard Branson. His broadcasting ambitions fell apart after all three of his bids to win an ITV franchise failed at the quality threshold. Now critics are saying his airline is under threat from an unprecedented fares war...
Business - The Sunday Times tomorrow

New coal bill points to extensive job losses

By PHILIP BASSETT, INDUSTRIAL EDITOR

THE government yesterday introduced legislation sharply increasing the money available to British Coal to finance redundancy payments in a move that implies further big job losses in the industry.

Labour party leaders immediately said the bill, brought forward by John Wakeham, the energy secretary, countermanded Mr Wakeham's denials of a "catastrophic" rundown of the coal industry before privatisation. The coal industry bill, laid before parliament on its first day after the Queen's speech, doubles the government money available to the coal industry that can be paid for restructuring and redundancy costs.

The current grant of £1.5 billion is likely to reach its limit during the next financial year, according to the energy department. To allow for grants to continue to be paid, the bill extends the grant time limit from March 1993 to March 1996, and raises the grant limit to £2.5 billion, with the option of increasing it to £3 billion without having to return to parliament.

Mr Wakeham said the current grant had been extensively used to finance British Coal's large job cuts since the 1984-5 miners' strike. Since the strike, manpower has fallen from 220,000 to 68,000. Though the size of the new provision gives BC the widest possible room to manoeuvre in its coal contract talks with the electricity generating companies, its scale reinforces the belief that BC is to make further big job cuts as part of the reduction in costs that the new contracts will demand.

Government officials insisted that the size of the grant provision could not be translated directly into figures for job losses. Mr Wakeham said that any job losses were a matter for BC, but acknowledged that the cost reductions required by a new contract with the generators would make further job losses likely.

However, the grant provision will increase pressure on the government to clarify its intentions towards coal after the leaking of an interim report from NM Rothschild, the merchant bank advising the government on the privatisation of the industry, which envisaged 33,000 redundancies in 1993-94. He said the bill meant "privatisation, here we go".

The bill's second provision is likely to embarrass the government. The bill repeals a range of legislation, but principally the Coal Mines Regulation Act 1908, which regulates hours worked by miners. Mr Wakeham said this enabling measure would only be enacted if or when the EC directive on working time was introduced. But ministers have made clear their intention to oppose to the full the introduction of the directive, which Michael Howard, the employment secretary - a co-sponsor of the new bill - says will cost British business an extra £5 billion.

Prowting hit by tough conditions

By PHILIP PANGLOS

PROWTING, the house-builder whose operations cover southern England, suffered a 40 per cent decline in first-half profits, reflecting "extremely tough" conditions in the housing market in southern England. Pre-tax profits fell from £3.03 million to £3.01 million in the six

months to end-August on turnover down from £23.3 million to £19 million. Terry Roydon, the chief executive, said conditions remained "very depressed" with a low volume of activity and continued margin pressure. Margins fell to 25 per cent in the first half, from 29 per cent. Mr Roydon said: "Nothing happened in January and February while the Gulf war was on." He said that, in spite of mortgage rate cuts, "things bumped along the bottom during the summer and they have not picked up yet". He added: "We have a very strong land bank and we're trying to hold it through the recession."

Interest costs were slightly lower at £1.75 million (£1.82 million) with borrowings at £30.3 million (£26.9 million). The interim dividend is maintained at 1.7p, although earnings per share fell from 4.7p to 2.7p. The shares were unchanged at 176p.

Up to the first world war nearly one in five of the world's ships were built on the Clyde. The post-war slump led to thousands of shipyard workers losing their jobs and it was only the threat of the second world war that saw a resurgence of employment.

By the Sixties the Clyde, which had concentrated on the production of passenger ships, was suffering because of the increased popularity of air travel. The Labour government formed Upper Clyde Shipbuilders and ploughed millions into it but the Heath government baulked at the drain on resources and withdrew support. Today, what remains of shipbuilding on the river is in private hands.



Roydon: margin pressure

Clyde staff plan buyout



Leading player: John Mather, deputy chairman, is spearheading the privatisation

Authority aims to go private

By KERRY GILL

THE Clyde Port Authority, which administers more than 450 square miles covering the Clyde, its estuary and sea lochs, has launched privatisation proposals under the Ports Act 1991. The authority's net assets at the end of last year, in which it made £2.2 million pre-tax profits, totalled £15.1 million.

Clyde shipyards built the Queen Mary, the Queen Elizabeth and the QE2 for Cunard, before falling into decline. The privatisation plans come 20 years after 6,000 employees of Upper Clyde Shipbuilders staged a work-in after the government refused to give 25 million to cover losses.

John Mather, the deputy chairman and managing director, announced that he would head a management/employee bid for the company which employs about 300 people. The successful bidder will have to satisfy various conditions relating to the development of the port, the safeguarding of the local economy and keeping its everyday management and control within the west of Scotland. The authority would not necessarily recommend sale to the highest bidder. Potential bidders have until November 29 to register their interest.

The prosperity of Glasgow, once known as the second city of the Empire, was built on the Clyde. In 1870, the Cutty Sark was launched at Dumbarton and six years later three-quarters of Britain's merchant ships were powered by the steam engines invented by Scottish engineers.

Up to the first world war nearly one in five of the world's ships were built on the Clyde. The post-war slump led to thousands of shipyard workers losing their jobs and it was only the threat of the second world war that saw a resurgence of employment.

By the Sixties the Clyde, which had concentrated on the production of passenger ships, was suffering because of the increased popularity of air travel. The Labour government formed Upper Clyde Shipbuilders and ploughed millions into it but the Heath government baulked at the drain on resources and withdrew support. Today, what remains of shipbuilding on the river is in private hands.

Enquiries cloud £80m rights issue

Attwoods details extent of US investigations

By MARTIN BARROW

ATTWOODS, the waste management company, has confirmed it is under investigation by America's defence department, casting further doubts on the success of its troubled £80 million rights issue.

In addition, investigations are being carried out by the US Attorney's Office, the Federal Bureau of Investigation and the attorney general's office in Maryland.

Attwoods, which details the legal proceedings in the document outlining the rights issue, has played down the importance of each investigation. Exposure to litigation was described as "an unavoidable risk of any business involved in the effective and environmentally safe collection and disposal of waste", particularly in America.

But the threat of costly settlements may further deter investors from supporting the deeply discounted rights issue, particularly in Britain. Almost two-thirds of Attwoods' shares are held in North America, including a 27 per cent stake held by Laidlaw of Canada.

Attwoods shares yesterday rose 4p to 124p, against the rights issue price of 100p and a pre-rights issue price of 171p. Ken Foreman, chairman and chief executive, said the companies were co-operating fully with the various authorities but Attwoods was unable to predict the outcome of the enquiries.

The most serious case involves a truck driver working for Industrial Waste Services, an Attwoods subsidiary, who is alleged to have falsified dump tickets delivered to a government defence contractor, leading to an investigation by the defence department. The contractor is also disputing charges over an extended period.

Attwoods said that although the truck driver has admitted falsifying the dump tickets for personal gain, the company faces fines of up to \$1 million for each fraudulent invoice. Its legal counsel has advised such large fines are unlikely.

A second incident involves employees of Eastern, another

American subsidiary, who allegedly charged customers for services not provided and increased the amount of certain invoices. After an internal enquiry Attwoods reimbursed \$70,000 to customers but the incident is being investigated by the FBI and the US attorney's office, which could result in further fines.

Eastern is involved in an anti-trust investigation in the state of Maryland, which has requested documents concerning its operations, bidding and competitive practices. It is believed the investigation arises from a competitor's claim that Eastern undercharged on certain contracts.

Attwoods is also awaiting the outcome of an appeal by officers of Industrial Waste Services found liable for injuries sustained by an employee, who was awarded damages of \$3.64 million. The defendants have a right to indemnity from Industrial Waste Services, whose insurer at the time of the accident is now insolvent.

Shareholders must approve the rights issue and an undertaking by Laidlaw to sub-underwrite one-third of the issue at an extraordinary meeting, to be held on November 21 at the company's headquarters in Fulmer, Buckinghamshire.



Foreman: co-operating

BUSINESS ROUNDUP

Grampian's offer for Macarthy fails

SHAREHOLDERS of Macarthy, the retailer and drugs manufacturer, have opted to await the outcome of a monopolies commission inquiry into bids by Lloyds Chemists and UniChem for their company, snubbing a rival all-share offer by Grampian Holdings.

Grampian, the Scottish conglomerate, said it had received acceptances for just 10.9 per cent of Macarthy's ordinary shares by yesterday's 1pm deadline. Ian Parsons, chief executive of Macarthy, said: "We are, of course, delighted with the outcome." The comfortable victory had been expected following a decision by John Govey & Co, the fund manager and Macarthy's largest single institutional shareholder, to reject the bid in respect of its 18.3 per cent stake. Grampian's increased and final offer was of 147 new shares for every 100 of Macarthy's.

B&B sells homes

THE Bradford & Bingley Building Society has found buyers for 500 of its 2,000 repossessed properties under its discount mortgage scheme for the houses and flats.

The seventh-largest society has received 23,000 enquiries about the properties being sold through GA Property Services. Under the scheme, announced in late September, buyers are guaranteed a mortgage rate of 6.99 per cent until October 1993. Some sales are already complete, although most of the buyers are waiting to find out if their mortgage applications will be successful. The society had originally intended to close the scheme at the end of the year but now plans to extend it to March.

Bargain buys, page 28

Fitzwilton profits fall

FITZWILTON, the Irish cash and carry and motor group with extensive interests in Britain, was affected by the recession in the six months to end-June. Pre-tax profits fell from £4.76 million (£4.35 million) to £1.51 million, on turnover of £123.78 million, against £118 million. The interim dividend is held at £1.5p, declared out of net earnings of £1.87p.

The company, headed by Tony O'Reilly, says trading remains tough, though a gradual recovery is expected next year. Fitzwilton, Britain's sixth largest cash and carry operation and the 20th largest car dealer, says it has been invited to open several Nissan dealerships in the Midlands. The company owns 29.9 per cent of Waterford Wedgwood.

Anglo American sells

ANGLO American Corporation, the South African mining group, yesterday put out for tender 45 million of the 54 million shares it holds in Gencor, a fellow South African mining house, and 2 million shares in First National Bank (formerly Barclays Bank).

The tender for Anglo's shareholdings, which will raise about £700 million (£143 million) for the group, was made among South African institutions. Anglo's capital spending plans for the next three years are conservatively estimated at more than R6 billion.

BDA passes dividend

BDA Holdings, the Southeast housebuilder and developer, has again passed payment of an interim dividend, saying that the outlook in the residential and commercial property remains uncertain.

The company returned to the black with pre-tax profits of £7,000 in the six months to end-July (£1.6 million loss). Earnings were 0.04p a share (17.62p loss) and operating losses were £24,000 (£1.56 million loss) on turnover of £1.14 million (£3.05 million). Brian Duker, chairman, said that residential property prices continued to fall.

250,000 building jobs likely to go

By OUR INDUSTRIAL EDITOR

BRITAIN'S construction industry is likely to lose up to 250,000 jobs by the end of next year as bankruptcies continue at an "enormous" rate, according to employers.

While the rate of decline in output in the construction industry has eased slightly over the last three months, according to the Building Employers' Confederation, confidence remains depressed. The latest "state of trade" inquiries from the confederation, which represents main building companies, tentatively point to the fall in the industry's output stopping at some time in the middle of 1992.

John Smith, the confederation chairman, said: "Unfortunately this will not save those firms currently clinging on by their fingertips."

The survey of 600 firms showed that one in five was working at less than half normal capacity and that a sharp fall in total output of 8-10 per cent now seemed likely this year.

United Airlines slumps 76%

From PHILIP ROBINSON IN NEW YORK

ANALYSTS have forecast that management at United Airlines needs to make tough decisions after its 76 per cent slump in third-quarter profits. Stephen Wolf, United chairman, blamed the recession and fierce competition particularly from airlines operating in bankruptcy.

Analysts blamed runaway costs and said United must lower its breakeven point to remain competitive. Operating costs rose 11 per cent over the quarter and the breakeven passenger load factor increased to 70.5 per cent compared with 67.3 per cent a year ago - meaning United had to fill more seats to be profitable.

Candace Browning, analyst at Merrill Lynch, the stockbroker, said the airline needed to consider salaries, which were climbing 14 per cent, and commissions paid to travel agents, which were up 27 per cent in the three months between July and September, traditionally the most lucrative period.

The average fare on United had fallen and those of its main rivals, American Airlines and Delta, had increased, she said.

United has been fighting a price war on its home ground in Chicago against domestic competition and across the Atlantic since it began operating regular flights to Heathrow, London, this summer.

Third quarter net income of UAL, parent company of United, was \$23 million (\$106.1 million). Revenues rose nearly 9 per cent to \$3.23 billion. UAL's nine-month losses fell to \$79.3 million (\$218 million net).

The falls were worse than most analysts expected, sending the shares down nearly \$4 before a rally. They closed \$132.875 on Thursday at \$132.875. Mr Wolf said: "Our poor third-quarter financial results reflect the continued sluggishness of the US economy and the pricing environment in the domestic arena."

Hong Kong SE reforms agreed

From LULU YU IN HONG KONG

HONG Kong's Stock Exchange and Securities and Futures Commission yesterday agreed to implement significant reforms to make the exchange more accountable to public interest.

The reforms, which give the exchange a non-profit status and make its ruling council more democratic, are part of regulatory authorities' efforts to improve Hong Kong's image as a financial centre. The exchange had a reputation of operating as a "private

club" before government-led reforms three years ago.

Government approval is expected soon and the reforms will take effect in time for the next exchange council meetings in December. The SFC and exchange said in a joint statement: "A central element in the revised voluntary package is legislation to restrict the use of proxies in council elections and to give the exchange a statutory duty to maintain a fair and orderly market and to act in the public interest."

Have public telephone, will fax

By NICK NUTTALL
TECHNOLOGY CORRESPONDENT

THE days when businessmen could find respite from the office fax machine at airports, railway stations and sports clubs may be over. Officials from such revenue-conscious organisations as private hospitals, airlines, hotel chains, airports and the law courts met in London this week for the launch of PhoneFax, the first phone, fax and photocopying public telephone to appear in Britain.

The device, which is the same size as a wall-mounted pay-phone, is the brainchild of UK Telecom, a new public limited company formed to make and jointly operate the boxes with an eye on the rapidly growing market in credit-card operated telecommunications and fax

services. Grant Wilkinson, UK Telecom's managing director, said the company was in pursuit of a niche market that could comprise about 5,000 units in Britain.

"Nobody really wants to send a fax from anywhere other than their office or home but the fact is people do travel and need to send faxes," he said. The benefits of the product were numerous, he added. Because customers can send or receive faxes during a phone call, they can be sure the fax has been transmitted. Up to 20 pages of what Mr Wilkinson describes as "emergency photocopying" can be reproduced at a time.

Companies and organisations that install the boxes can vary the charges for photocopying and fax services to suit the site, although phone charges are in line with BT rates. A small display screen,

which can be read at 30ft, guides customers through the services and when idle can be programmed to relay weather forecasts or show advertisements in various languages.

Companies that install the boxes will receive a share of the gross revenues, Mr Wilkinson said. In addition, he said that UK Telecom was in discussion with several potential partners and expected to announce the signing-up of two British hotel chains soon. The company is also in negotiations with The Netherlands national phone company and prospective partners in Italy and Spain.

The boxes, which work on both BT and Mercury lines, are being designed and made in Britain from parts supplied by Mitsubishi, BT, STC, Multidata, TDL, Rockwell and GPT.

Rate cut likely in US as recovery falters

From SUSAN ELLICOTT
in WASHINGTON

FURTHER signs of a slip in American economic recovery raised speculation in financial markets yesterday that the Federal Reserve might soon lower short-term interest rates to encourage borrowing by wary customers and lending by banks worried about the ability of potential clients to repay loans.

After a week of mixed news on the American economy, Labour Department report showed that 140,000 people were laid off last month, bringing the number out of work to 8.6 million. The statistics showed that the unemployment rate rose one-tenth of percentage point to 6.8 per cent.

Meanwhile, the government's key forward-looking economic indicator for September fell for the first time in eight months, by 0.1 per cent after no change in August. The Commerce Department's index measures the country's expected economic activity in six months' time.

Lay-offs were especially high in manufacturing, construction and retailing. Janet Norwood, the commissioner of the Bureau of Labour Statistics, said this showed "continued weakness in the demand for workers". The reports were reminders that the poor recovery is President Bush's biggest potential political liability during a 1992 re-election campaign.

The Federal Reserve watches the national unemployment figures closely and in past months, disturbed by evidence of a weak recovery from last year's recession, has eased credit.

The Bush administration has been pressing the central bank for lower interest rates as officials have voiced concern that public unease over the economy could damage Mr Bush's chances of a second term. Many Wall Street economists expected the Fed not to cut the key discount rate until next week.

This week, the Fed raised hopes of lower short-term rates by appearing to allow the target federal funds rate, or the inter-bank lending rate, to drift down a quarter-point to 5 per cent. Many Fed analysts interpreted the move, which was unaccompanied by a formal decision, to mean that Alan Greenspan, the Fed chairman, would win support at a policy-making board meeting next week for more cuts in interest rates.

The Fed's move began to filter to the commercial lending sector yesterday when the Southwest Bank of St Louis, which often takes the initiative among large regional banks on interest rate changes, announced it would cut its prime lending rate on Monday to 7.75 per cent from 8 per cent.

Other big banks are expected to follow to reduce administration criticism that a reluctance to lend is responsible for a "credit crunch" described as "utterly unprecedented" by Mr Greenspan this week.



Greenspan: credit crunch

Decline disappoints market although interim dividend is raised

BT shares slide after profits drop to £785m

By MARTIN WALLER

BRITISH Telecom has disappointed the stock market with news of a £6 million reduction in pre-tax profits to £785 million for its second quarter to end-September, although the second-half figure was ahead from £1.53 billion to £1.61 billion.

The shares slid 15½p to 366½p. Analysts were concerned about prospects for the second half and at a fall in turnover in international calls, where price cuts have apparently done little to stimulate demand.

BT is raising the interim dividend from 3.25p to 3.7p, and the payment will be available to shareholders who buy into the forthcoming sale of half the government's remaining stake. "It certainly isn't a sweetener for the sale," Iain Vallance, the chairman, said.

Because of the forthcoming share sale, which starts with a pathfinder prospectus on November 13 and closes on December 4, BT is restricted over what it can say on prospects for the rest of the year.

Mr Vallance said competitive and regulatory pressures had increased, against a background of a subdued economic environment in Britain. Such factors, including tighter restraint on price rises, "will depress near-term prospects in the absence of any significant growth in turnover", he added.

Figures from the BT share information office show that 3.5 million people have registered for a prospectus for the share sale. The government is expected to raise about £5 billion by selling about half its existing stake, which represents just under half the equity.

The latest total excludes a million existing shareholders automatically registered with the share information office.

BT saw a 2.4 per cent rise in sales in the first half of its

financial year, to £6.63 billion. In the second quarter, however, the rise was only 0.7 per cent, to £3.29 billion.

First-half earnings per share rose 3.9 per cent to 17.4p, but the second quarter showed a 2 per cent decline to 8.5p.

Mr Vallance said: "Notwithstanding the current environment, our cash flows have remained strong, our gearing has improved and we have therefore felt able to increase the interim dividend."

BT is in the middle of a major redundancy programme, aiming to lose 16,000 jobs over the next 18 months. Of these, 10,000 will go in the current financial year. The second-quarter figures show staff costs rising by only £10 million to £1.115 billion, while other operating costs were 4.8 per cent lower at £745 million.

Interest charges in the first half were cut by £50 million to £170 million, mainly because of strong positive cash flows over the preceding year.

The group defended its unpopular decision to charge for calls to directory enquiries, saying revenues from this source, starting in April this year, were "considerably less" than the revenues lost by the price cuts on telephone calls introduced at the same time.

Mr Vallance said there was no sign of an emergence from the recession in the second-quarter figures, and it was too early into the second half to draw any conclusions.

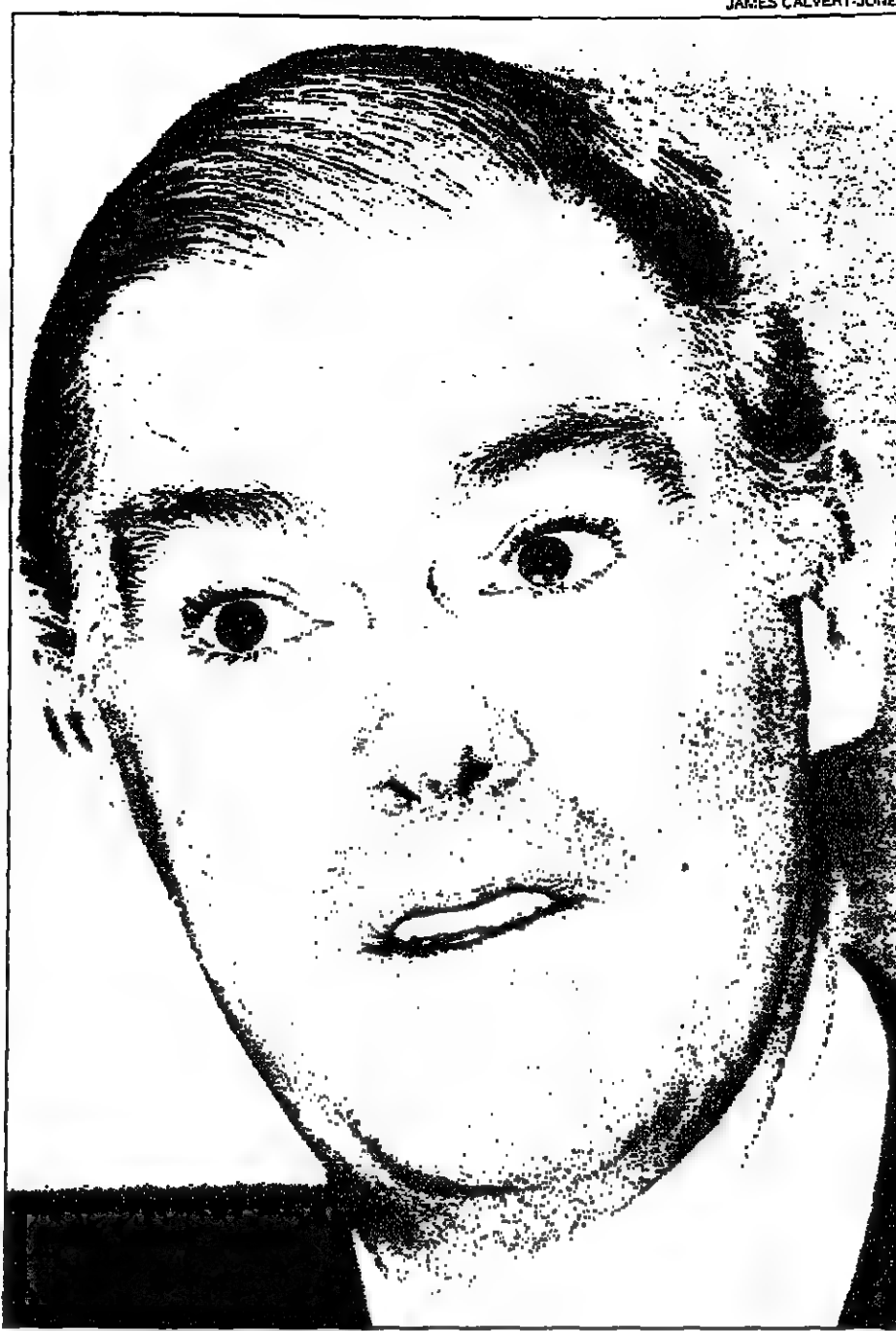
"As to what the future will bring, I dare say the Chancellor and others have access to more data than we have, and we hope he's right," he added.

Capital spending in the second half fell 11.5 per cent year-on-year to £1.175 billion. Mr Vallance said the economic downturn meant less investment in the cellular business, while international switches and the long-distance operations had not needed the same level of spending.

First-half revenues from inland telephone calls rose 2.5 per cent to £2.59 billion, but international call revenues were £7 million lower at £908 million. Inland call volumes fell in the second quarter as the economy slowed.

Mr Vallance hit out at "accounting mumbo jumbo" that suggested prices and rentals could be cut and profits held back while BT still made a return comparable with its international competitors.

"BT is regulated by prices not by rates of return," he said. "What matters to customers is the relative prices. There BT scores fairly well."



"Cash flows have remained strong": Iain Vallance, the BT chairman, yesterday

Vallance says 12.5% pay rise is compensation

Iain Vallance rang an unusual change on the predictable attacks on his recently revealed 12.5 per cent salary increase by claiming he was entitled to the money, not least because of the criticism it sparked (Martin Waller writes).

He has already said the bonus element of his pay this year, potentially £225,000 against a straight salary of £450,000, will go to charity. He commended the American

habit of referring to executive pay as a "compensation package".

He said: "In some ways, one gets compensated for being on the front page of the tabloids. It isn't something that other chairmen in the UK have to suffer. This is a high profile job." Executives' pay was decided by a panel of non-executive directors, he added.

The BT figures prompted an equally expected furore over the level of profits earned. An

immediate cut in telephone charges was demanded by MPs. Gordon Brown, the shadow industry secretary, called for an enquiry into BT's profits and prices as it appeared the privatised company had "a licence to print money" at the expense of the customer.

Mr Vallance responded: "BT isn't simply a money-spinning machine, where you can make money like shelling peas." Mr Brown said the

latest profits were way ahead of those in other European and American telephone companies and unrelated to service improvements. He committed a Labour government to introducing legislation to cut prices where profits were "too high" and directors' pay rises excessive.

He added: "With huge profits and boardroom excesses, BT has become more and more like a licence to print money at the expense of its

millions of customers, with Britain's local call charges among the highest in Europe and BT still demanding rising rental and connection charges."

Mr Vallance said domestic tariffs were about the same as in North America and a lot less than in New York, while international charges were among the cheapest in the world.

Temps, page 24

Strike threat at Co-op Bank

By OUR BANKING
CORRESPONDENT

A STRIKE is looming at the Co-op Bank, whose customers include the Trades Union Congress, because the Banking Insurance and Finance Union is challenging the management's attempts to introduce performance-related pay.

The outcome of the dispute could have widespread implications throughout the banking industry.

Bifu has balloted members in the Co-op cheque clearing centre in London's East End on a one-day strike. The closure of this department could bring the bank to a standstill.

The dispute stems from the Co-op's attempt to introduce performance-related pay as part of a settlement. The bank is offering staff £300 each as compensation for accepting the change, which would mean future pay rises would be geared towards the profitability of the bank and individual performance.

Bifu rejected the offer last month. The Co-op has since written to its 4,000 employees offering them the package and says it has acceptances from more than 90 per cent. Bifu in turn complains that the Co-op has coerced employees into signing the new contracts and has demanded the bank rescind any that are claimed to have been signed under duress.

"If the Co-op thinks they can get away with bully-bank tactics they should think again," said Keith Brookes, a Bifu assistant secretary. Bifu staff say this is not the behaviour they expected from a bank that has traditionally had strong links with the trades union movement. The union has singled out the London clearing centre as a stronghold for possible strike action.

The result of the ballot will be announced next week.

The Co-op dispute is a further sign of unrest in the banking industry. Lloyds Bank has suffered a one-day strike and faces further action from staff.

The introduction of performance-related pay at the Co-op is being watched closely by other banks that want to make their staff expenses more sensitive to swings in profit.

Complaint against BA finds scant sympathy

From TOM WALKER AND HARVEY ELLIOTT

EUROPEAN Commission sources said Sir Leon Brittan would probably throw out a complaint by the Airbus consortium that it is not being offered a level playing field in selling aircraft to British Airways because of collusion between the British flag carrier, Boeing and General Electric, the American engine-maker.

The sources confirmed that a 20-page dossier from Airbus, which arrived at the commission six weeks ago, is being investigated by Sir Leon's competition directorate. Its most serious allegation is that details of engine discounts that would have made the Airbus 340 long-haul jet an attractive alternative to the new Boeing 777 were suppressed until BA had announced which of the two aircraft it would buy. The airline placed a \$5 billion order with Boeing and General Electric in August.

Relations between British Airways and Airbus reached a new low as the airline angrily rejected claims that it had conspired with Boeing to freeze out the European consortium. In a short, tersely

worded statement, British Airways said allegations made by Airbus to the EC were "totally unfounded and wrong and will be strongly repudiated."

Ever since BA announced that it was ordering Boeing 777 jets to replace its ageing Trident fleet, Airbus has claimed that the agreement was underhand. Now it has officially complained to Sir Leon, the European competition commissioner, that the deal contravened EC competition law.

A commission source said: "I really find it hard to believe that information of this sort could have been suppressed. We all know that the aircraft industry is notorious for shady deals and bribes but I don't think Airbus have got anything concrete to complain about."

Airbus had a strong team at last week's conference of airline chiefs in Nairobi and held "open house", claiming that it had been frozen out because BA had allegedly asked Boeing to quote for more aircraft than Airbus, thereby artificially driving down the Boeing price. This is strongly denied by BA, which is aggrieved that

it is the only British airline operating Airbus jets of any type and yet is constantly accused of refusing to back the European consortium.

Aircraft industry sources in Brussels, too, seem to have little sympathy with Airbus. They say that BA had a simple choice: either buy the Airbus 340, which can be fitted only with the General Electric CFM56 power plant, an engine that has just notched up 5,000 sales and which is approaching the end of its "development life", or buy the Boeing 777 with the all-new GE90 engine.

"It's pretty obvious that a new engine will do better than the old one," said one industry expert. Although both engines are known as GE models, the French engine-maker SNECMA has a 50 per cent joint venture stake in the CFM56, and a 25 per cent stake in the GE90.

The hybrid nature of engine-making reflects the huge cost of taking a new jet unit from design board to production. An all-new engine such as the GE90 is a considerable risk for a company to take on alone.

Managers protest at secret plan

Barclays U-turn on rate concession

By NEIL BENNETT
BANKING CORRESPONDENT

BARCLAYS Bank has scrapped plans to withdraw an interest rate allowance secretly from its customers, after protests from its branch managers.

The decision was taken after a report of the plans appeared in *The Times* yesterday. Branch managers had been sent a confidential circular telling them to cancel notional interest allowance, a long-standing benefit to business customers.

The memo told managers to remove the allowance "without reference to the customer" in cases where companies were unaware that it existed. But managers were told to leave the allowance untouched in cases where customers were likely to complain.

Barclays' management, led by Sir John Quinlan, the chairman, has moved swiftly to defuse any criticism of the instructions in the circular. The bank is

sending a new memo to its managers that will tell them that there is no question of scrapping NIA without telling customers first.

The NIA is a benefit for companies that keep their Barclays current accounts in credit. It is calculated at 1 per cent of the average balance per quarter, and the sum is used to offset bank charges. Under normal terms, a company that kept £1,000 in its account would have its charges reduced by £10.

Barclays says that its first circular was misinterpreted and blames poor wording. Branch managers will be allowed to retain NIA on any account where they think it important, and any individual agreements about the provision of NIA will be honoured. In these cases the allowance is likely to be phased out by mutual agreement.

Barclays is not alone in its treatment of NIA. Other high street banks have

withdrawn the benefit gradually without informing their customers. Today banks encourage businesses to place spare cash in deposits accounts that earn far higher interest than the NIA arrangement. Only a minority of business retain large positive balances in their current accounts and make use of NIA.

Like other banks, Barclays is particularly conscious of its image in the business community, after the complaint by Sir Gordon Borrie, the director-general of fair trading, that banks were "insensitive and high-handed" towards their small business customers.

Later this month Barclays is due to launch its code of business banking in which it will promise to give businesses one month's notice of any changes to commission charges or interest rates. This is in line with instructions given by Norman Lamont, the Chancellor, last July.

LIMITED ISSUE

Sky high interest and a regular monthly income.

It's not often you have an investment opportunity like the new Eclipse Account.

You can earn up to 12.25% gross p.a. A rate that really puts other investment accounts in the shade.

And you enjoy the benefit of regular monthly interest, which you can take as income or re-invest for the highest returns.

Amount you invest	Gross %	Gross CAR*	Net %	Net CAR*
£50,000+	11.61	12.25	8.71	9.07
£25,000+	11.16	11.73	8.37	8.70
£10,000+	10.48	11.00	7.86	8.15
£5,000+	9.80	10.25	7.35	7.60

*Based on a 10% initial investment. The gross CAR is the rate you receive on your investment. The net CAR is the rate you receive after deducting the 10% initial investment. The net CAR is the rate you receive after deducting the 10% initial investment.

If you want to withdraw your money, you can give 60 days notice and lose no penalty interest. Or you can gain immediate access, with 60 days loss of interest.

Invest right away with the **FRIST** coupon.

As the name Eclipse suggests, this opportunity won't be around for long.

NR
NORTHERN ROCK

Northern Rock Building Society
Principal Office: Northern Rock House, Garsington Road, Newcastle upon Tyne NE3 4PL. Telephone: (0161) 263 7191

Branches throughout the UK. Please contact your local branch.

THE NEW Eclipse ACCOUNT

To Anne Westwood, Customer Services Manager, Northern Rock Building Society, FRD 2051, Garsington Road, Newcastle upon Tyne NE3 4PL.

I enclose cheque for £ (Minimum £5,000) to be invested in THE ECLIPSE ACCOUNT

☐ Interest to be paid monthly into my bank account or a Northern Rock Current or investment account

☐ Interest to be added monthly to the account

(Tick appropriate box.) Please confirm receipt of my cheque and send me by post my Account Application Form.

MEANWHILE THE INVESTMENT IS TO START EARNING INTEREST FROM THE DAY FOLLOWING RECEIPT.



Full name _____
Address _____
Postcode _____
Signature _____ Date _____

STOCK MARKET

Forecasts for banks cut on fears of bad debt provisions

mains political; it is inconceivable that any future Labour government could resist pressure to take adverse action, however inept or ill-thought out.

INVESTMENT trust bids are rarely straightforward, and Scottish Cities' £18 million offer for Anglo-Scandinavian would tax a nuclear physicist.

The bid and the counter-offer from Anglo-Scandinavian are the latest round in a brawl between William Salmon, who is keen to protect his family's business empire, and Staffan Gadd, the former chief executive of Samuel Montagu, who wants to break it up.

Last week, Anglo hit back with a far fuller offer. A new trust run by the same management is offering 100 per cent of assets in cash or shares.

want to reinvest in the trust sector face a tougher choice. Scottish Cities' bid offers shares in a well managed trust at a significant discount to assets.

Time (h)	Control (Log CFU/g)	100% RH (Log CFU/g)
0	0	0
20	2.5	0.5
40	4.5	1.0
60	6.0	1.5
80	7.5	2.0
100	8.5	2.5

THE high street banks seem to have few friends in the City these days. Last week, they were criticised for their "high handed and insensitive" attitude towards small businesses. Yesterday, they fell foul of at least one firm of City stockbrokers because of the slow pace of economic recovery.

DOWDY: RIDING HIGH ON HOPES OF A BID

FT all-share index (adjusted)

Share price

Source: Reuters

Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct

140 150 160 170 180 190 200 210 220 230

Index, which drifted on lack of support throughout the session to finish 16.5 lower at 2,549.5—a fall on a volatile wave of points. Turnover was restricted to 510 million shares. Selective support by some institutions has put pressure on some market-makers still short of stock. Government securities suffered

the broker, switched its recommendation to buy. County says the shares are now failing to reflect Simon's long-term potential.

losses stretching to almost £1 at the longer end, overshadowed by the prospect of further issues to fund the latter sector to borrowing requirement. Prices were depressed by confirmation that the Chappellier plans to

the expected bid failed to materialise. There had been talk that Smiths Industries, 5p better at 255p, and TI Group, unchanged at 617p, may have considered making an offer. There were even suggestions

RECENT ISSUES			
Adams & Harvey (180)	196	Wife Group Wins	214
Bute Mining Writon	210	Dances Group 1st (25)	36
Capital Ventures Wp	85	Shops of Cornhill Sp (50)	48
Culver 1st (8)	4		
Do Capital (100)	91		
Do General (100)	61		
Do Income 1st (44)	44		
Do Package (Unit) (100)	97		
Do Union	655		
Dryden Recovery Trust (100)	20		
Eag & Scott Writon	98		
Emotional '91 Writon	215		
Forest Group (235)	267		
Greenwood Seaside Inc (100)	181		
M & G Holdings Corp 1st (28)	111		
Vaish Holdings Sp (424)	63		
		RIGHTS ISSUES	
		ASDA N/P (35)	714
		British Thomson Sp N/P (10)	118
		Danish Group 1st N/P (24)	14
		Serra Group 1st N/P (450)	85
		Transmed Oil Sp N/P (28)	114
		Crown Cosines 10 N/P (45)	2
		Koncrete Res Urby N/P (175)	14

UNIT-LINKED INSURANCE INVESTMENTS

the broker, switched its recommendation to buy. County says the shares are now failing to reflect Simon's long-term potential.

losses stretching to almost £1 at the longer end, overshadowed by the prospect of further issues to fund the latter sector to borrowing requirement. Prices were depressed by confirmation that the Chappellier plans to

the expected bid failed to materialise. There had been talk that Smiths Industries, 5p better at 255p, and TI Group, unchanged at 617p, may have considered making an offer. There were even suggestions

UNIT-LINKED INSURANCE INVESTMENTS

There were the first signs of profit-taking in newcomer Frost Group, the petrol station retailer. Offered at 235p, the shares touched 270p on Thursday before closing 3p lower at 267p.

USM-quoted Proteus, the molecular modeller, soared 53p to 150p after reaching agreement with Repligen Corporation of America to assist in computer-aided research to

Tokyo falls 178 points

was 1,582.06). (Reuters)

New York — Shares fell in morning trading, under pressure from sell programs and profit-taking. The Dow Jones industrial average was down by 16.77 to 3,052.33 at 10.45am. Investors had no incentive to buy as speculation about a cut in the discount rate shifted from yesterday to next week.

□ Singapore — Prices closed higher on bargain-hunters shortly before neighbours Malaysia announced its 1985 budget. The Straits Times industrial index rose 9.41 to 1,416.52. (Reuters)

[illegible][illegible]

Graphic Arts	41%	41%	McDonald	54%	70%	Torco Corp	51%
International Gas	17%	17%	McGraw Hill	54%	51%	Tribune	51%
Medical	41%	41%	Medco	32%	70%	Truist Bank	51%
Metals	41%	41%	Mechrolink	70%	70%	UACI Corp	51%
Company Ann Int	28	28	Medco St	41%	70%	USC Inc	51%
Insurance	41%	41%	Medline Corp	41%	41%	USX Materials	51%
News Editing	23%	23%	Merkel Inc	13%	13	Unilever NV	51%
News Net Gas	41%	41%	Merrill Lynch	51%	51%	Union Carb	51%
Oil	41%	41%	Merrill Lynch	51%	51%	Union Carbide	51%
Power Int	41%	41%	Mitsubishi	41%	41%	Union Pacific	51%

Veritas	41%	44%	Obolensky res	22%	22%	Woodsword	29%	28%
Western Kodak	44%	45%	Olson Edison	19%	19%	Wright (Wm) Jr	64%	65%
Western Corp	60%	60%	Oracle Systems	10	15%	Wright	64%	64

WALL STREET

Index, which drifted on lack of support throughout the session to finish 16.5 lower at 2,549.55 — a fall on the volatile week of 9 points. Turnover was restricted to 510 million shares. Selective support by some institutions has put pressure on some marketmakers still short of stock. Government securities suffered

RECENT ISSUES			
Adams & Harvey (180)	196	Wife Group Wins	214
Bute Mining Writon	210	Dances Group 1st (25)	36
Capital Ventures Wp	85	Shops of Cornhill Sp (50)	48
Culver 1st (8)	4		
Do Capital (100)	91		
Do General (100)	61		
Do Income 1st (44)	44		
Do Package (Unit) (100)	97		
Do Union	655		
Dryden Recovery Trust (100)	20		
Eag & Scott Writon	98		
Emotional '91 Writon	215		
Forest Group (235)	267		
Greenwood Seaside Inc (100)	181		
M & G Holdings Corp 1st (28)	111		
Vaish Holdings Sp (424)	63		
		RIGHTS ISSUES	
		ASDA N/P (35)	714
		British Thomson Sp N/P (10)	118
		Danish Group 1st N/P (24)	14
		Serra Group 1st N/P (450)	85
		Transmed Oil Sp N/P (28)	114
		Crown Cosines 10 N/P (45)	2
		Koncrete Res Urby N/P (175)	14

firmer at 136p, had considered the possibility of making a bid, after this week's news that it had secured a major aerospace order. Prospects for Dowty remain grim, with analysts forecasting a drop in pre-tax profits for the current year from £60 million to less than £40 million.

Kleinwort Benson, the stockbroker, came to the rescue of J Sainsbury, 12p better at 347p, claiming that the recent weakness had been overdone. Price cuts by various food manufacturers this week have added to speculation that the price war among the retailers had intensified. Sainsbury is expected to unveil a healthy increase in half-year profits on Wednesday.

Macarthy Pharmaceuticals rose 3p to 269p as the near £80 million bid from Gramscian Holdings hit the dust. Gramscian has received acceptances of less than 11 per cent. Macarthy still has to await the outcome of similar bids from Lloyds Chemists, down 3p at 307p, and UniChem, 1p firmer at 185p, which are still lodged with the Monopolies

Tokyo — Shares ended a quiet day, closing weaker but above their lows for the day. The Nikkei index was down 178.04 points to 25,044.24.

□ **Frankfurt** — Prices ended moderately lower in thin trading, led down by Volkswagen. The Dax index ended about half of 1 per cent lower at 1,573.55 (Thursday close's

[illegible][illegible][illegible][illegible]

Bid	Offer	Why -/-	Yld %	Bid	Offer	Why -/-	Yld %	Bid	Offer	Why -/-	Yld %	Bid	Offer	Why -/-	Yld %
-----	-------	------------	----------	-----	-------	------------	----------	-----	-------	------------	----------	-----	-------	------------	----------

[illegible]

You were happy to spend a fortune advertising on TV. Then you had to go and read this.

NO-ONE can deny that television advertising is expensive. The reason advertisers are willing to pay up is because they've been told time and time again - and have had no reason to doubt - that television is a good investment.

Given the huge audiences and the 'intrusive' nature of the medium, for those who can afford it there is no real alternative.

We may think of this as the accepted wisdom. In fact it's the accepted folly.

The figures that make the case for television advertising are based on a method of research which records the times at which viewers turn their sets on, change channels and switch off.

There is also a 'people meter' that records who is in the room, provided they remember to press the button.

This method asks us to make a rather important assumption.

That when people are in a room with the TV set switched-on, they are actually watching.

Everyday experience, common sense and a little elementary sleuthing will show us that this assumption can't be entirely accurate.

Just how wildly inaccurate has recently been demonstrated by research psychologist Dr. Peter Collett, who used the unassailable method of videoing people watching commercials by hiding a camera in their TV sets.

His findings make uncomfortable reading for

anyone who spends large sums on television advertising. Let's assume that you 'invest' £10 million. Dr. Collett saw (literally) that 20% of commercials played to empty rooms. Bang goes £2 million.

The videotapes also revealed that advertising breaks were the cue for people to escape the commercials.

Some people left the room. Others used their remote-control 'zappers' to sample the action on other channels.

As a result, another 10% of commercials (and £1 million of your budget) were lost.

Only 70% of commercials had any audience at all. But the tapes show people talking, reading, sleeping. Some, who evidently forgot they were being filmed, even got down to some serious canoodling.

Half the time, no-one was actually watching the TV set.

In effect, only one third of all commercials had the viewers' attention. £7 million of your £10 million was totally wasted.

Whichever way you look at it, television advertising is less than half as effective as you thought it was. Or more than twice as expensive.

In publishing this newspaper advertisement, we do not wish to imply that your television

advertising budget is wasted. Just two thirds of it.

Of course we're not suggesting that you stop using television, only that you stop to think about what

other, powerful options are available. Newspapers, for example.

You cannot read a newspaper whilst behaving as if it isn't there.

If you put down your newspaper to make a cup of tea, the ads will still be

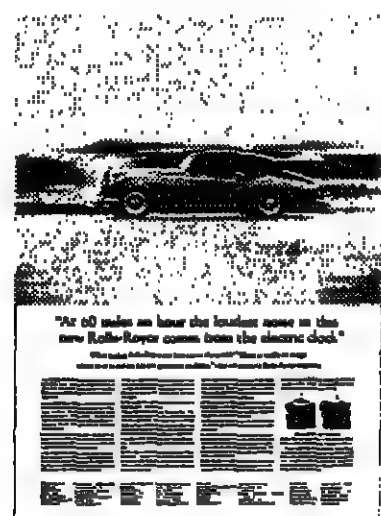
there when you come back. (It is probably impossible to canoodle while reading a newspaper, but if Dr. Collett's research teaches us anything, it is not to be dogmatic.)

Some of the most famous campaigns in advertising history have been conducted in newspapers. We've already featured several of them on these pages. This advertisement contains two more examples.

Newspaper advertisements can be intrusive, powerful and compelling.

You've spent three minutes on this ad already and read every word so far. How much would it cost you to hold someone's attention on TV for three minutes? (Don't forget that TV is more than twice as expensive as you thought it was.)

If you'd like more information, please telephone 071-433 1500.



**PEOPLE
READ
NEWSPAPERS**

Portfolio

PLATINUM

From your Portfolio Platinum card check your eight share price movements on this page only. Add these prices to your running total for the week and check this against the weekly dividend figure on this page. If it matches this figure, you have won outright or a share of the total weekly prize money. If you win, follow the claim procedure on the back of your card. You must always have your card available when claiming. Game rules appear on the back of your card.

No	Company	Group	Share price
1	HK Land	Property	1.15
2	Deutsche Telekom	Telecom	1.15
3	Marley	Textiles	1.15
4	Expocor	Industrial	1.15
5	UK Oil	Oil	1.15
6	Fluor	Chemicals	1.15
7	Fluor	Chemicals	1.15
8	Powergen	Electricity	1.15
9	Amoco	Oil	1.15
10	Apparel	Textiles	1.15
11	Landsec	Property	1.15
12	Coventry	Industrial	1.15
13	BP	Oil	1.15
14	Electronics	Electronics	1.15
15	ECG	Electricity	1.15
16	Black	Textiles	1.15
17	Vaux	Textiles	1.15
18	Greyhound	Property	1.15
19	Regal	Property	1.15
20	Logica	IT	1.15
21	Smiths	IT	1.15
22	Kingfisher	Draperies	1.15
23	FR Group	Textiles	1.15
24	Tesco	Food	1.15
25	Redland	Building	1.15
26	Scotts	Textiles	1.15
27	Centra	Textiles	1.15
28	Deutsche	Textiles	1.15
29	Office Eas	IT	1.15
30	Abbey National	Banking	1.15
31	Savills	Property	1.15
32	Simon Eng	Industrial	1.15
33	Tarmac	Building	1.15
34	Proudford	Industrial	1.15
35	Bentley	IT	1.15
36	Cadbury	Food	1.15
37	Taylor Wood	Building	1.15
38	Smiths	IT	1.15
39	Aus New	Textiles	1.15
40	Reed Int	Textiles	1.15
41	Black	Textiles	1.15
42	Warford	Textiles	1.15
43	Courts	Textiles	1.15
44	BET	Textiles	1.15

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Investors stay on sidelines

ACCOUNT DAYS: Dealings began October 29. Dealings end November 8. Settlement day November 13. Forward bargains are permitted on two previous business days. Prices recorded are at market close. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Where one price is quoted, it is a middle price. Gains, yields and price/earnings ratios are based on middle prices.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Portfolio

PLATINUM

From your Portfolio Platinum card check your eight share price movements on this page only. Add these prices to your running total for the week and check this against the weekly dividend figure on this page. If it matches this figure, you have won outright or a share of the total weekly prize money. If you win, follow the claim procedure on the back of your card. You must always have your card available when claiming. Game rules appear on the back of your card.

No	Company	Group	Share price
1	HK Land	Property	1.15
2	Deutsche Telekom	Telecom	1.15
3	Marley	Textiles	1.15
4	Expocor	Industrial	1.15
5	UK Oil	Oil	1.15
6	Fluor	Chemicals	1.15
7	Fluor	Chemicals	1.15
8	Powergen	Electricity	1.15
9	Amoco	Oil	1.15
10	Apparel	Textiles	1.15
11	Landsec	Property	1.15
12	Coventry	Industrial	1.15
13	BP	Oil	1.15
14	Electronics	Electronics	1.15
15	ECG	Electricity	1.15
16	Black	Textiles	1.15
17	Vaux	Textiles	1.15
18	Greyhound	Property	1.15
19	Regal	Property	1.15
20	Logica	IT	1.15
21	Smiths	IT	1.15
22	Kingfisher	Draperies	1.15
23	FR Group	Textiles	1.15
24	Tesco	Food	1.15
25	Redland	Building	1.15
26	Scotts	Textiles	1.15
27	Centra	Textiles	1.15
28	Deutsche	Textiles	1.15
29	Office Eas	IT	1.15
30	Abbey National	Banking	1.15
31	Savills	Property	1.15
32	Simon Eng	Industrial	1.15
33	Tarmac	Building	1.15
34	Proudford	Industrial	1.15
35	Bentley	IT	1.15
36	Cadbury	Food	1.15
37	Taylor Wood	Building	1.15
38	Smiths	IT	1.15
39	Aus New	Textiles	1.15
40	Reed Int	Textiles	1.15
41	Black	Textiles	1.15
42	Warford	Textiles	1.15
43	Courts	Textiles	1.15
44	BET	Textiles	1.15

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

There were no valid claims for the Portfolio Platinum prize yesterday. The £2,000 will be added to Monday's competition.

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

LEISURE

No	Company	Share price
1	Amalgamated	1.15
2	Amalgamated	1.15
3	Amalgamated	1.15
4	Amalgamated	1.15
5	Amalgamated	1.15
6	Amalgamated	1.15
7	Amalgamated	1.15
8	Amalgamated	1.15
9	Amalgamated	1.15
10	Amalgamated	1.15
11	Amalgamated	1.15
12	Amalgamated	1.15
13	Amalgamated	1.15
14	Amalgamated	1.15
15	Amalgamated	1.15
16	Amalgamated	1.15
17	Amalgamated	1.15
18	Amalgamated	1.15
19	Amalgamated	1.15
20	Amalgamated	1.15
21	Amalgamated	1.15
22	Amalgamated	1.15
23	Amalgamated	1.15
24	Amalgamated	1.15
25	Amalgamated	1.15
26	Amalgamated	1.15
27	Amalgamated	1.15
28	Amalgamated	1.15
29	Amalgamated	1.15
30	Amalgamated	1.15
31	Amalgamated	1.15
32	Amalgamated	1.15
33	Amalgamated	1.15
34	Amalgamated	1.15
35	Amalgamated	1.15
36	Amalgamated	1.15
37	Amalgamated	1.15
38	Amalgamated	1.15
39	Amalgamated	1.15
40	Amalgamated	1.15
41	Amalgamated	1.15
42	Amalgamated	1.15
43	Amalgamated	1.15
44	Amalgamated	1.15
45	Amalgamated	1.15
46	Amalgamated	1.15
47	Amalgamated	1.15
48	Amalgamated	1.15
49	Amalgamated	1.15
50	Amalgamated	1.15
51	Amalgamated	1.15
52	Amalgamated	1.15
53	Amalgamated	1.15
54	Amalgamated	1.15
55	Amalgamated	1.15
56	Amalgamated	1.15
57	Amalgamated	1.15
58	Amalgamated	1.15
59	Amalgamated	1.15
60	Amalgamated	1.15
61	Amalgamated	1.15
62	Amalgamated	1.15
63	Amalgamated	1.15
64	Amalgamated	1.15
65	Amalgamated	1.15
66	Amalgamated	1.15
67	Amalgamated	1.15
68	Amalgamated	1.15
69	Amalgamated	1.15
70	Amalgamated	1.15
71	Amalgamated	1.15
72	Amalgamated	1.15
73	Amalgamated	1.15
74	Amalgamated	1.15
75	Amalgamated	1.15
76	Amalgamated	1.15
77	Amalgamated	1.15
78	Amalgamated	1.15
79	Amalgamated	1.15
80	Amalgamated	1.15
81	Amalgamated	1.15
82	Amalgamated	1.15
83	Amalgamated	1.15
84	Amalgamated	1.15
85	Amalgamated	1.15
86	Amalgamated	1.15
87	Amalgamated	1.15
88	Amalgamated	1.15
89	Amalgamated	1.15
90	Amalgamated	1.15
91	Amalgamated	1.15
92	Amalgamated	1.15
93	Amalgamated	1.15
94	Amalgamated	1.1

Judging from the comments of potential BT share buyers, the government has managed to add an extra layer of confusion to this year's Christmas giveaway. Previously, those wanting to buy shares in government issues had to register. This time they are also asked to choose one of eight share shops.

How do I choose? readers ask. And why do I have to choose before I know what they are going to charge?

The answer is that it does not matter which they choose. They will be able to deal at the cheapest rate using the cut-price vouchers, even if they have selected the most expensive share shop on the registration form.

The dealing rates will not be revealed until after registration closes in mid-November. However, the four vouchers issued with interim certificates to allow two cheap share sells and two cheap share buys can be used at any of the share shops for three months. Not that vouchers will be necessary. Several, if not all, of

the share shops are expected to offer cheap dealing to anyone, with or without vouchers, for that period on the shares they have listed for the scheme.

This might not be what the Chancellor intended when he announced share shops with a flourish in the Budget. But it will be a tremendous help to all those people who have felt trapped in privatisation shares by high commission rates that would just about wipe out profits on small holdings.

Now they will be able to sell, and they will not need to register at all, as brokers outside the share shop system will be doing their best to match or better the rates offered by the eight. This will be particularly helpful for people who do not want to buy BT but do want lower commission rates.

The eight share shops will also want to ensure that the public



COMMENT

LINDSAY COOK
WEEKEND MONEY EDITOR

understands what they are charging and what services they are offering for the money. All this will be revealed after registration closes.

The initial choice could restrict a little, though. Those who want to deal on day one, before they receive their certificates, might find that their share shop will not do this or that the service will be offered only to applicants who registered with the share shop offering the service.

A debate this week organised by The Financial Exchange argued the motion: "This house

believes that share shops will take advantage of an uneducated public." Proposed by Chris Smith, Labour frontbencher, and Philip Warland, director general of the Unit Trust Association, the motion was defeated by 24 votes to 19. There were 17 abstentions.

Loan vetting

Abbey National is set to vet the clients of mortgage brokers who want to borrow more than 90 per cent of the value of a property from the

New Year. And about time too. The Council of Mortgage Lenders has known for a long time that business introduced by brokers carries a higher risk of turning bad.

With repossessions and arrears at an all-time high the former building society, along with other lenders, is concerned about the quality of new business.

The applicants will be interviewed initially by branch managers and will then have to detail their income and outgoings. This gives the Abbey a direct relationship with the applicant and should allow managers to use their well-honed instincts to detect any embellishers of the truth.

The preparation of household accounts for such a meeting is something that could be recommended for all mortgage applicants. They would then have a

clearer idea of what they could afford. Many people have not bothered to calculate their total outgoings. They might be able to add up direct debits or standing orders but when it comes to detailing what they spend on gas, electricity or the telephone each week or month they have not the slightest idea.

Too many people have been willing in the past to blame building societies and banks for getting them into debt.

Even when rates are falling, borrowers have to allow for increases and should not assume that the income ratios used by lenders automatically mean they will be able to afford the loan.

The interview might delay the mortgage a little but few people are competing to buy properties, so there is little danger of being gazumped while the process is being carried out.

It is up to borrowers to check what they can really afford and reasonable for lenders to make sure that they are told the whole truth.

Ernie waits patiently for 162,000 missing winners

By LINDSAY COOK
MONEY EDITOR

ERNIE, the random Premium Bond number picker, gave away £11,719,950 yesterday but many of the prizes will never reach the winners. There are 162,000 prizes worth £9,187,750 on the unclaimed prizes list. Many thousands more are in limbo. Every month, thousands of letters sent to winners are returned "not known at this address". The Bonds & Stock Office then has 18 months to trace the missing winners before they go on the unclaimed bonds lists in all Crown Post Offices. Three quarters of the missing winners are found within this period.

The greatest effort goes into tracing the big prize winners who have moved without giving the office their new address. None of the jackpot prizes of £250,000, £100,000 or £50,000 has ever been made to the missing prizewinner list, although there are seven unclaimed £5,000 prizes.

Because the terms and conditions of Premium Bonds promise privacy to winners, the office cannot advertise the names of winners asking for their whereabouts.

Yesterday was the 35th anniversary of the launching of the Premium Bonds scheme. The longest standing of the unclaimed £5,000 prizes dates back to 1975. The bond was bought in Cumbria in 1961 and the winner then moved to London. He did not, however, tell the Bonds & Stock Office when he moved on again.

Another London winner bought a block of £80 bonds on May 31, 1963. One of these came up in December 1977 - its number is SK 744260 - but the holder does not know. A third London winner has had £5,000 waiting since 1979.

A bondholder who bought one £1 bond in July 1957 in Kent is also due £5,000. Other £5,000 winners were last heard of in Merseyside, Ayrshire and Surrey.

Most of the money waiting for claimants is in £50 prizes, although there are some £1,000, £500 and £100 prizes, as well as old, unclaimed £25 ones.

Often, people who inform the office of a change of address receive notification by return of one or more prizes. A check is automatically made of outstanding winners.

Sometimes people die without knowing they have won prizes. If the prize was drawn within 12 months of their deaths, it is paid to their estates. After that, if the prize was £5,000, the first of the



Windfall: Gerry Wolstenholme brings glad tidings

£1,000 winners from that draw would receive an extra £4,000, and so on until the money was exhausted.

If there is no claim, and the bond office finds a winner has died more than 12 months before the bond was picked, the prize may go to another winner.

The list of unclaimed prizes printed in the *London Gazette* is updated every quarter. The October edition is due in Post Offices shortly.

It is much easier for anyone who has moved house, spent some time abroad, or changed his or her name to write to Premium Bonds, National Savings, Lytham St Annes, Lancashire, FYO 1YN, giving a list of all bonds held. Many

winners do not bother to claim their prizes or cash the warrants they are sent. Gerry Wolstenholme, prize draw manager for Premium Bonds, had to visit one person recently who had not cashed 20 prizes of various sizes. They dated back over several years.

After the meeting the bondholder finally went to the trouble of cashing his prizes. Each month, 206,000 prizes are selected by Ernie from the £2,364.5 million of bonds held by 23.7 million people. The office sends letters and crossed warrants to the winners of the £50 and £100 prizes. The holders of bonds that have won most of the larger prizes are asked to send their bonds to the Blackpool office so that

they can be checked. A crossed warrant is then sent to the winner. The winners of the weekly £25,000, £50,000 and £100,000 prizes are visited by a Premium Bond official. So is the monthly £250,000 jackpot winner.

The big monthly winner should be visited before the bond number and location are published but the weekly prizewinners are visited on the following Monday. "Very few people check their numbers," Mr Wolstenholme says. "Ninety-five per cent are surprised. They often do not know that the prize has been won by someone locally."

Before the officials set out, Mr Wolstenholme checks the records for when the bond was bought and the last notification of address.

"We have to talk to winners alone to tell them of their wins, but first we have to make sure we are talking to the right people. I want to see last Saturday's £50,000 prize-winner. When I said I was from National Savings, he said, 'Thank you very much, I don't want any' and tried to close the door. I told him I thought he would want to talk to me and we went inside."

The prize branch staff usually ask to see the winning bond but, most importantly, need to establish that the person they see is the winner. In some cases the winner has died a long time before the bond was picked and the prize has to go to the next number selected by Ernie.

The need for secrecy can cause difficulties. Mr Wolstenholme was nearly thrown out by one father when he insisted he wanted to see his 16-year-old daughter alone. When he went to tell a woman of 95 in a nursing home of her £250,000 win it took some time to persuade the staff to leave them alone.

Although the department does not give financial advice to big winners, it does tell them to bank the warrant at once. The nonagenarian woman was taken to her bank by Mr Wolstenholme.

National Savings, which offers Premium Bonds, also wants to hear from savers who have not cashed in savings certificates dating back to 1939 and reinvested them. Matured certificates are paid the general extension rate of 5.01 per cent.

This compares with the 36th issue which is guaranteeing to pay 8.5 per cent over five years tax-free. The issue could soon be withdrawn and replaced with a 37th paying 7.5 per cent.

HUNDREDS of millions of pounds in shares, dividends and income from unit trusts is lying unclaimed in company holding accounts across the country, uninvested and earning no income for the rightful recipients (Sara McConnell writes).

Some holders of shares or unit trusts cannot be traced because they have moved leaving no forwarding address. Banks sometimes refuse to give out new addresses on the grounds of confidentiality. In other cases the company has not been notified of the death of a holder. Registrars need a death certificate and a grant of probate before they can pay out dividends or income to inheriting relatives.

After 12 years, most companies take unclaimed dividends back, as do trustees of unit trusts and absorb income back into the fund. TSB is waiting to pay out £1.25 million in unclaimed dividends that have accumulated since the group was floated in September 1986. The bank has calculated that anyone who has held the minimum of 220 shares since the flotation who has not cashed dividend cheques would be owed £70 including the 10 per cent bonus for holding on to the shares.

Henry Stephens, the TSB Group's assistant company secretary, said: "The letters come back marked 'not known at this address'. In other cases, cheques are never presented. Small cheques are often forgotten, put in handbags or wallets. In some cases relatives clearing out an elderly person's affairs after the death will find a whole pile of dividend warrants which have never been banked."

TSB hangs on to dividend money and waits for it to be claimed rather than chasing people up to tell them of their unknown wealth. Mr Stephens estimated that it could cost up to £10 to chase up an uncashed dividend cheque for £2.50. Dividend cheques are normally only valid for six months but TSB will re-date cheques that are more than a year old.

The Abbey National, whose controversial flotation took place in July 1989, paid its first dividend in April 1990. Of 5.5 million shareholders, there are still 200,000 people who have not claimed their money. No figures were avail-

Fortune in shares lies dormant in holding accounts

able for the amounts of money this represents. A further 396,000 members of the former building society, who were eligible for free shares in the flotation, have failed to take up shares totalling £100 million at today's price. The shares have more than doubled in value since the flotation.

Phil Hallatt, the Abbey's manager of share services, does not believe people failed to claim shares because they disapproved of the flotation. "There is a small number of people who do not want to be bothered about holding shares but the vast majority just will not realise the shares are there."

More shareholders are now receiving dividend cheques from privatisation issues but, because allocations have been massively scaled down, most dividends are only a few pounds. Lloyds, which handles the share registers of BT, Abbey, TSB, six of the 12 electricity companies and six of

the 12 water companies, said many people put away dividend cheques in a drawer and forgot about them.

Roger Casterton, a senior registrar at Lloyds, said some thought they were being sent a bill for shares when they received a dividend cheque. They promptly wrote a cheque for the value of the dividends.

Unit trust companies also have large amounts of unclaimed income generated by holdings in income funds. M&G, the largest fund management group, has 500,000 unitholders in income paying funds and £750,000 waiting to be paid. Paul Herbert, a director of M&G Securities and chief registrar, estimated that unclaimed income on some holdings could be up to £2,000.

Save & Prosper has 86,000 outstanding distributions totalling £1.3 million, while Fidelity is waiting to pay £205,000 in income from its ten income funds.

Invesco MIM has no current address for 12,000 of its unitholders. Seven years ago, an MIM unitholder died leaving £3,000 in trusts, said Keith Crowler, MIM's marketing director. MIM took four years to find the new legal owner, who owned £3,000 in unit trusts, a lump sum of £700 in unclaimed dividends and a further £300 for that year's dividend payout.

Pension schemes fail on form-filling

By SARA MCCONNELL

RETIRED people trying to trace lost benefits from company pensions could face delays in obtaining information even if they approach the new Pensions Tracing Registry. The registry says 80 per cent of schemes have filled in forms incorrectly so that details cannot be entered on the central database.

The registry said: "The standard of the forms is not good and a lot of people are missing information out. For example, a lot of people don't tell us the name of the trustees. This means further delays for people, but we initially telephone, then send a letter. We don't just leave it."

Under the Social Security Act 1990, all company schemes have to register so that lost pension benefits can be traced more easily.

The registry has sent out 600,000 forms but so far it has received only 158,000 back. Although the deadline for returning the forms was meant to be the end of July, the registry hopes that all will be returned by the end of November.

After that, schemes which do not give details could face fines of up to £400.

Despite this unenthusiastic response, the registry has managed to trace scheme administrators for 327 of the 540 people who have approached it since it started in July.

However, once the registry has traced the name, current address and trustee of the scheme, it is up to the individual to approach the company direct for any pension entitlement. The registry said divorced or separated women could also approach the tracing service as a first step to tracking down any frozen widow's pension.

There are no figures for the amounts of money left frozen in company pension schemes.

Margaret Grainger, chairman of the Occupational Pensions Advisory Service (Opas), said she was "sure it was millions". Opas is a voluntary organisation that gives free advice on pension problems, and among other things, helps trace lost benefits.

Joe Robertson, Opas technical officer,

said: "People tend to have forgotten about lost pension benefits. They often find out that the company is not in existence, the offices have been demolished and they have lost touch with colleagues."

In one case outlined in Opas's annual report published this week, it took a man a year and a half to trace who was responsible for paying his frozen pension. An Opas adviser discovered a copy of the Certificate of Membership issued in 1965 and recognised it as being from a leading insurance company. The insurer arranged for the pension to be paid from July 1990, after the man had retired in January 1989.

Opas does not deal with state pensions. But the National Audit Office said in a report to Parliament on the collection and recording of national insurance contributions this week that in the year 1989-90 18 per cent of the 760,000 people eligible for a retirement pension did not get it because the Department of Social Security did not have the right address.

THE SAVE & PROSPER PEP

■ You can invest up to £6,000 tax-free (a couple can invest £6,000 each) in a Save & Prosper Personal Equity Plan - and take full advantage of your full yearly PEP allowance.

■ For investments up to £3,000, consider our Unit Trust PEP. Otherwise, you can use your complete tax-free allowance with our full PEP which gives a choice of investment in unit trusts, a Managed Portfolio of leading British companies or your own selection of shares.

■ To find out more, just talk to your financial adviser, post the coupon or ring us free on 0800 282 101 - now.

CALL FREE 0800 282 101

9.00 a.m. - 5.30 p.m. ● 7 DAYS A WEEK

To: Save & Prosper Group Limited, FREEPOST, Romford RM1 1BR.
Please send me details of Save & Prosper's PEPs.

I am interested in your Unit Trust PEP ☐ (for investments up to £3,000) full PEP ☐

Surname Initials

Mr/Ms/Miss Address

Postcode Home Tel (STD) No

Work Tel (STD) No

One of our Investor Services staff may telephone to ask if you would like further information.

THE PRICE OF INVESTMENTS AND THE INCOME FROM THEM MAY GO DOWN AS WELL AS UP. TAX CONCESSIONS ARE SUBJECT TO STATUTORY CHANGE. SAVE & PROSPER GROUP LTD. IS A MEMBER OF IMRO AND LAUTRO.



THE INVESTMENT HOUSE

Lower interest rates could turn losses into profits

Shine comes back to gilts market

INVESTORS in index-linked gilts have had little to cheer about recently. The securities have been unfashionable with stockbrokers since the government started to bring inflation under control, and a severe lack of liquidity has deterred larger investors.

Roger Bootle, executive director of Greenwell Montagu, the specialist gilt broker, believes, however, that the situation is about to change. "The trend towards lower interest rates over the next decade could lead to profits in fixed-interest securities in general, and in index-linked bonds in particular."

This will be welcome news to long-term investors. Since the first index-linked stock was launched ten years ago, the market has earned a reputation for volatility that has left some investors nursing heavy losses.

Index-linked gilts are hybrid offshoots of the more "conventional" government securities. Like their counterparts, they pay out interest half-yearly and mature on a predetermined date. Prices fluctuate on the London Stock Exchange, in response to swings in supply and demand, although the market is small and relatively illiquid.

Unlike conventional gilts, however, both the regular interest payments and the original lump sum are guaranteed to outpace the rate of inflation by the time the bond is redeemed. This makes them

extremely attractive to investors who want to protect their capital from the ravages of inflation, particularly when the return on other securities is falling in "real" or inflation-adjusted terms.

Gilt prices, which tend to rise when investors fear the worst on inflation, should normally fall when inflation stabilises or falls. There are 12 index-linked stocks in issue, offering a variety of interest

rates and spanning a range of maturity dates. All are available through the National Savings Stock Register, which offers a cheaper dealing alternative to stockbroker commissions and pays interest gross automatically.

Much of the total return on an index-linked gilt comes not from the interest but from capital gains, which are free of tax, whether the bond is purchased through the register or not.

Capital gains, however, have not always been forthcoming. After stripping out the effects of inflation, yields



on index-linked gilts have risen steadily almost since the day the first stock was issued.

When the government decided to fight inflation by raising interest rates, yields on index-linked gilts also had to rise to stay competitive. This meant prices had to come

down, Mr Bootle says. Real yields on index-linked gilts, at about 4.2 per cent, are now close to their all-time high and are poised to fall. He says that gilts, both conventional and index-linked, stand to gain the most as inflation and interest rates fall across Europe. "Index-linked gilts will benefit from lower interest rates, and because of their higher volatility, could even outperform conventional

stocks," he said. This is despite economists appearing to agree that inflation will continue to fall throughout the decade, as European economies move closer to monetary union.

The one event that could throw a spanner in the works,

is the prospect of a Labour government for the first time since 1979.

While this might cause economists to review the prospects for conventional gilts, index-linked stocks are more likely to attract the bulls. As the next election looms, analysts are likely to place a premium on instruments that carry an inflation-proof guarantee.

Before the 1983 and 1987 elections, real yields on index-linked stocks fell as investors rushed to hedge their political bets, before rising again once the return of the Conservatives looked certain.

Eric Hathorn, of Henderson Crosthwaite, the stockbroker, said: "For those who want to protect themselves against either political risk or inflation, short-dated index-linked gilts offer great value. It is a sensible precaution to hold index-linked gilts throughout the life of a Labour government."

He currently recommends Treasury 2½% 2003, and Treasury 2% 2006, which provide real returns of just more than 4 per cent if held to redemption.

RICHARD IRVING

NEW UNIT TRUST LAUNCH

Only 6 days to go to qualify for your 1% discount in the

Schroder Japanese Enterprise Fund

TO REGISTER FOR YOUR 1% DISCOUNT AND A PROSPECTUS RING 071 382 3801 BY 7TH NOVEMBER 1991. This does not commit you to purchase.

Schroders

Change in tax codes brings double sting

By Sara McConnell

DRIVERS of company cars could pay twice for the privilege from 1993, when a new tax collection system comes into operation. The Inland Revenue is looking forward to a windfall of £250 million in 1993-4 as 250,000 employees start paying tax on benefits in monthly instalments during the tax year rather than at the end of it.

The windfall could be even larger in subsequent years, as benefits rise and with them the tax payable.

The Treasury this week approved the introduction of a new K code for employees who receive taxable benefits such as company cars and private medical insurance. The code extends the pay as you earn (Paye) system for those whose tax bill for benefits is more than their personal allowances.

The Revenue said anyone with a company car worth more than £19,250 with petrol and travelling less than 18,000 miles a year for work would probably be affected.

From April 6, 1993, employees who owe extra tax on benefits will have it collected

through the new code. The amount indicated by the code will be added to cash pay and the total taxed.

At the moment, employees pay tax on benefits after the end of the tax year. The employer reports the benefits to the Revenue on a form P11D and normally tells the employee, who records it on his tax return.

In 1993, many employees who are given a new K code will also have to pay off tax from the previous year under the P11D system. The Inland Revenue said: "In the first year, people might pay two lots of tax if they have an outstanding sum under the old system and their benefits in kind are larger than their personal allowance."

Pensioners whose state retirement pensions exceed their personal tax allowances will also receive a K coding, replacing the existing F code. F codes collect tax at special rates above the basic rate, on earnings and occupational pensions.

The most that can be deducted from any earnings will be 50 per cent.

INTERNATIONAL INVESTMENT FROM £40 A MONTH

M&G International Growth Fund buys shares for capital growth in companies around the world. The split of the portfolio varies according to market conditions. On 30th September 1991 it was:

Europe	31.9% (UK 15.3%)
USA	33.0%
Far East	28.1% (Japan 18.9%)
Other	4.6%

If you had started a £40 a month plan in International Growth Fund in December 1967 you would have built up a capital investment of £66,772 by 30th September 1991 for an outlay of £11,400.

Past performance cannot be a guarantee for the future. Start a savings plan in International Growth Fund now for as little as £40 a month. You can add to your investment at any time and are free to cash in your accumulated investment, or part of it, at any time without penalty.

The price of units and the income reinvested can go down as well as up.

FURTHER INFORMATION

On 30th September 1991 the offered price for Accumulation units was 95.8p and the spread between the 'offered' price and the 'bid' price was 5.53%. The estimated gross yield was 0.95% and the maximum permitted spread is 6.12%.

The prices are calculated as at 9.15 am each business day. Prices and yields appear daily in the Financial Times. The spread is the difference between the 'offered price' (at which you buy units) and the 'bid' price (at which you sell). We have a discretion to vary the pricing basis of the units and also the spread within a range, calculated in accordance with statutory regulations. An initial charge of 5% is included in the offered price. The Manager's annual charge is 1%. The Manager's annual charge, Trustee's fees (currently

0.05% plus VAT) and Registrar's fees (currently 0.08% plus VAT) based on the fund's mid-market value are deducted from gross income pro-rata on the first day of each Stock Exchange Account. There are no extra charges for the Savings Plan. Your Savings Plan subscriptions go into accumulation units of the fund at the price ruling on the close of business on the day when your subscription is credited to your account.

Income net of basic-rate tax is automatically reinvested to increase their value. Higher-rate taxpayers will have a further liability to tax. Non taxpayers can reclaim the tax credit from the Inland Revenue.

Capital gains tax 1991/92. An individual's first £5,500 of realised capital gains is exempt from tax. Gains in excess of £5,500 are added to the individual's other income and taxed at the rates of tax

applicable. Gains arising before 31st March 1982 are not now subject to capital gains tax and gains since 31st March 1982 are subject to indexation relief.

You can buy or sell units on any business day by written instruction. When you realise your holding you will normally receive a cheque within a few days. The Trustee for International Growth Fund is Barclays Bank Trust Co. Limited. The Fund is a wider-range investment and is authorised under the Financial Services Act 1986.

Scheme Particulars and the Rules of the Plan will be sent on receipt of your application. However, if you would like the Scheme Particulars, the Rules of the Plan or the most recent annual and half-yearly reports, before investing you can obtain them free of charge from: M&G Securities Limited, M&G House, Victoria Road, Chelmsford CM1 1FB. Tel: (0245) 266266.

Value of £40 a month invested from the launch of M&G International Growth Fund.

Year ended 31 December	Amount Invested	Building Society	M&G International Growth Fund
19 Dec 67	£40	£40	£40
1968	480	491	578
1969	960	1,004	1,023
1970	1,440	1,547	1,413
1971	1,920	2,118	2,504
1972	2,400	2,715	4,276
1973	2,880	3,392	3,925
1974	3,360	4,152	2,917
1975	3,840	4,956	4,429
1976	4,320	5,808	4,584
1977	4,800	6,719	6,146
1978	5,280	7,657	7,404
1979	5,760	8,820	10,136
1980	6,240	10,262	15,413
1981	6,720	11,731	15,477
1982	7,200	13,289	19,604
1983	7,680	14,772	27,695
1984	8,160	16,438	32,661
1985	8,640	18,400	34,567
1986	9,120	20,355	44,573
1987	9,600	22,433	40,020
1988	10,080	24,536	47,374
1989	10,560	27,355	66,847
1990	11,040	30,819	52,244
30 Sep 1991	11,400	33,335*	66,772

Notes: All figures include re-invested income net of basic-rate tax. The Building Society figures are based on the average rate of a Building Society Share Account (Source: Central Statistical Office - Financial Statistics). M&G International Growth figures are all realisation values. An investment of £40 a month in M&G International Growth Fund from 30th September 1986 (£2,400) would have grown to £2,830 by 30th September 1991 with net income reinvested. *Estimated using current interest rate levels.

WE'LL GIVE YOU THE WORLD!



Global equity markets offer the best potential for growth and higher returns but have long been the preserve of the institutional investor. The individual has not had the same opportunities.

Scottish Investment Trust's Savings and Investment Scheme STOCKPLAN changes all that. Now the individual investor can reap the same rewards and performance consistency which can flow from an international portfolio.

ST has been investing internationally for over 100 years. Our £800 million portfolio includes 200 of the world's most exciting companies.

*STOCKPLAN is subject to 0.5% government stamp duty.

SCOTTISH INVESTMENT TRUST PLC

STOCKPLAN

To obtain a brochure and application form return this coupon today to: Alan Jeffrey, ST Savings Ltd., FREEPOST, 6 Albany Place, Edinburgh EH2 0DH or telephone 031 225 7781

Name (Mr/Ms/Ms) _____
Address _____
Postcode _____

NO EXTRA CHARGES

REGISTRATION DETAILS BLOCK CAPITALS PLEASE

Title: Mr/Mrs/Miss/Ms/Other _____
Full Forenames _____
Surname _____
Permanent Address _____
Postcode: _____ XCJV

I wish to subscribe to The M&G International Growth Unit Trust Savings Plan by the method indicated below.

Initial subscription by cheque made payable to M&G Securities Limited (You may wish to start your plan with a lump sum) £ - 00

AND/OR Monthly subscriptions by Standing Order instruction (completed below) minimum £40 per fund. £ - 00

The units will be registered in the name of M&G Securities Limited and held for your account under the Rules of the Plan, a copy of which is available on request. In entering into this contract you will not have any right to cancel under the Financial Services (Cancellation) Rules 1989. The operation of your account will be subject to the Rules of the Plan.

Signature _____ Date _____

DO NOT DETACH FROM APPLICATION FORM

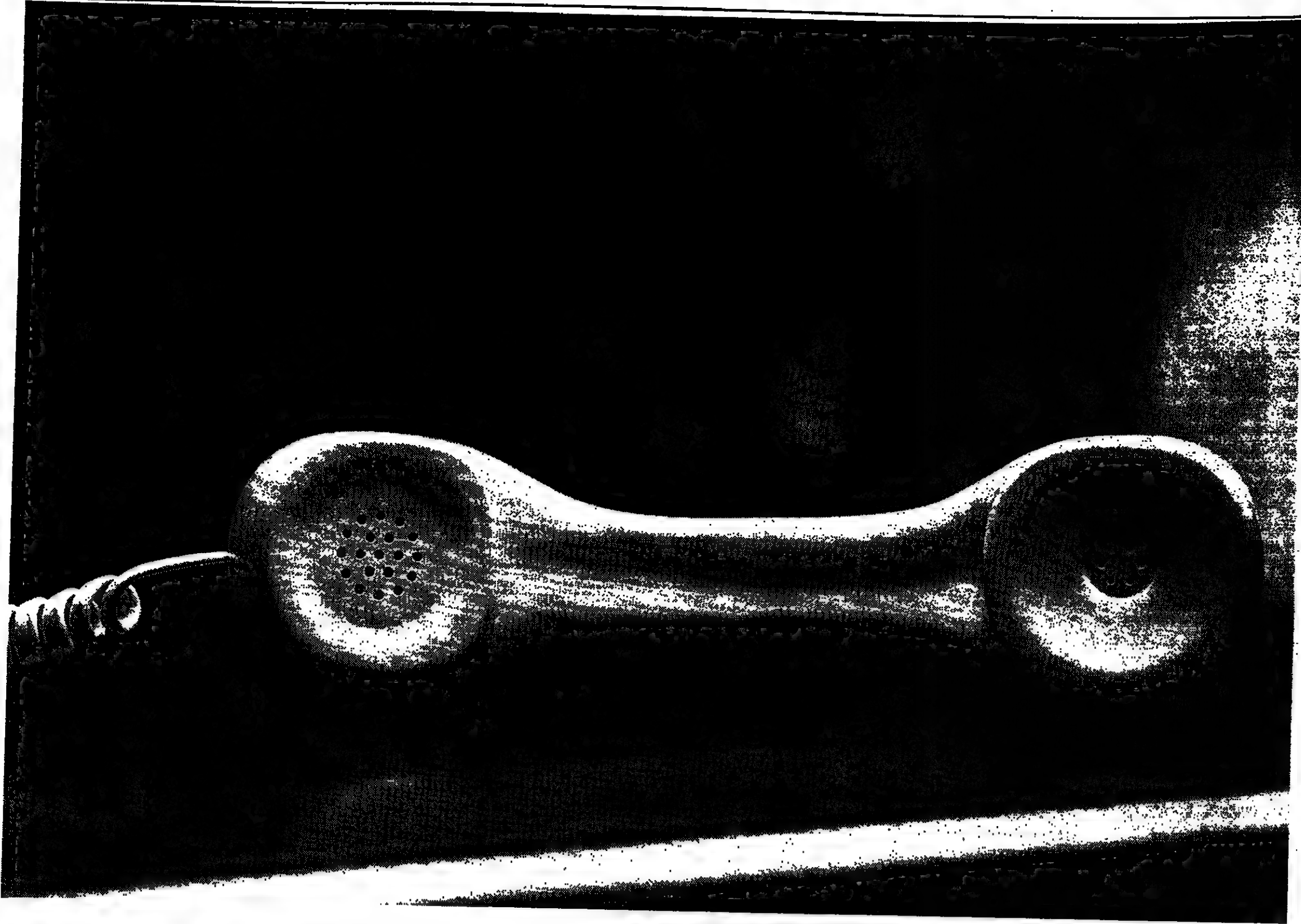
STANDING ORDER INSTRUCTION Please complete parts 1 to 4 to instruct your bank to make payments directly from your account.

Then return the form to: M&G Securities Limited, M&G House, Victoria Road, Chelmsford CM1 1FB.

1 CLIENT DETAILS The Manager BANK/BUILDING SOCIETY
Full address of your Bank/Building Society Branch _____
BANK SORT CODE (See your cheque book for details) _____ PERSONAL ACCOUNT NO _____ Name of your account _____
2 Please pay to National Westminster Bank Plc, 191 Moulsham Street, Chelmsford, Essex CM2 0LN. (Branch Code 60-05-46). Account No. 55713270.
3 The sum of £ - 00 on the _____ day of _____ 19 _____ and continue to pay that amount on the _____ day of each month until further notice
for the credit of M&G SECURITIES LIMITED (SAV ACCOUNT) QUOTING REFERENCE (leave blank) ALPHA NUMERIC
4 Signature 1 _____ Date _____ Signature 2 _____ Date _____

60 YEARS OF UNIT TRUSTS

M&G



**Register now and you could
get dog and bonus shares.**

You've probably already heard that a portion of the Government's remaining shares in BT will be offered for sale this November.

What you might not have heard, however, is that you could qualify for incentives: either bonus shares or money off later instalments. All you have to do is register soon with the BT Share Information Office.

You'll be sent an information pack telling you about the company and the share offer. It will also tell you about the Share Shops and how to select one. Later on, you'll automatically be sent a prospectus and a special application form.

**To register, you can simply
phone 0272 272 272. Alternatively, fill
in the coupon, go for walkies and post
it to the address opposite.**

Phone 0272 272 272. You could buy a bit of BT.

Title (Mr/Mrs/Ms/Miss) _____

Full Forenames _____ BLOCK CAPITALS PLEASE

Surname _____

Address _____

Age Group	Percentage of Respondents
18-29	65%
30-49	75%
50-69	80%
70+	85%

Figure 1 is a line graph showing the percentage of total energy expenditure (TEE) for different activities over a 24-hour period. The Y-axis is 'Percentage of TEE' (0-100) and the X-axis is 'Time of Day' (0-24). The activities and their approximate percentages are:

Time of Day	Sleeping	Resting	Sedentary	Light	Moderate	Vigorous
0	35	10	10	10	10	10
4	35	10	10	10	10	10
8	30	10	10	10	10	10
12	25	10	10	10	10	10
16	20	10	10	10	10	10
20	15	10	10	10	10	10
24	35	10	10	10	10	10

Please complete and send to the PT Chapter:

Health care given the hard sell

By BARBARA ELLIS

TIMESHARE-STYLE selling enthusiasm appears to have become entrenched in part of the health insurance market. Personalised direct mail alternately promises cash prizes and raises the spectre of serious, disabling injury.

Some insurers express private disapproval but appear to be deterred from publicly criticising such methods by the same voluntary code of practice that permits them.

One reader's elderly mother, living in Somerset, initially mistook a mailing from Hospital Plan Insurance Services for a timeshare offer, with its liberal scattering of capital letters, underlinings and bold type.

"Although notified of your WIN at the end of August, you have not yet claimed the Cash Prize your Winner's Draw Number... has definitely WON in the New £250,000.00 Cash Match Prize Draw," the letter began.

Explaining that the prize might be anything from £5 to £60,000, the letter urged the addressee to claim by the expiry date of October 25, 1991 and "accept my invitation to examine FREE and without commitment or obligation an ideal way to protect yourself against the real risks of life."

The letter went on: "Imagine what would happen if you were to suffer a serious accident and could never lead a normal life again..." It set a sales pitch for a disabling insurance protection plan from Hampshire Insurance Company: "Suppose you were a victim of a terrible road accident. You survived but the use of your legs wouldn't it at least ease the



blow when you receive a CASH lump sum of £200,000.00...

Returning to the prize draw, the letter recorded the delight of various winners, ending with a combination prize claim form and a "no-commitment examination application" for the plan.

However, the form also incorporated direct debit instructions, noting that "applications can only be processed if the Direct Debit... is completed."

It added: "It will only come into force if you decide to proceed." The first payment, however, was specified as being due on or within a

month of November 2, 1991. "This is a rather unpleasant way of selling," said the reader, who felt strongly enough to telephone Hospital Plan and object. "I think they should at least put their name at the top of the letter, so people have some idea what it is all about."

Folded as a leaflet, the letter carried only a coat of arms and Hospital Plan's address on its first page. The company's name appeared first at the foot of the inside pages, along with a note that it had undertaken to comply with the Association of British Insurers' code of practice for selling general insurance. A spokesman for

the association said its general insurance council had looked into Hospital Plan's operations some months ago "in response to enquiries, rather than complaints" and had satisfied itself that the company was complying with the selling code.

"I don't think we are here to say how insurance should be sold, provided it meets the criteria laid down by our members under self-regulation," he said.

Paul Brett, a director of Hospital Plan, dismissed the comparison with timeshare. "We don't really present our prize draw in a timeshare manner," he said. "They al-

ways ask you to visit them and send out fake telegrams. They don't have anything as useful as cash. Ours are all cash prizes, no ifs or buts: coin of the realm."

Likening his firm's sales methods to a shop such as nearby Selfridge's, frequently changing its brightly-lit windows, Mr Brett said that its use of direct debits was a protection for the public as well as a cost-effective way of collecting small amounts of money. He said most people had about four weeks to cancel a plan if they changed their minds, so their direct debits would not go into force.

Mr Brett supplied the addresses of some of the winners named in the prize leaflet, who confirmed their winnings by telephone. He also offered several handwritten testimonials from claimants of insurance under the plan. (The firm routinely asks for comments in these cases.)

He declined to discuss the rate of response to the prize-draw mailings or Hospital Plan's volume of business.

As an unlimited company, Hospital Plan does not file accounts at Companies House.

However, a possible indication of its expected profits can be gained from an amendment to its articles of association passed last year. This provides for an automatic special dividend to the preference shareholders — the directors, including Mr Brett — whenever the company's net pre-tax profits are between £1 million and £2 million for the year.

"In an unlimited company the directors are liable for their last shirt button," said Mr Brett.

Insurers under pressure to set yardsticks for critical illness policies

By SARA MCCONNELL

PEOPLE who are diagnosed as being critically ill and think they will receive a payout from a critical illness insurance plan could be in for a nasty shock. There is no standard definition of critical illness, and some companies will not pay out on certain types of condition.

Companies are coming under pressure, particularly from independent financial advisers selling plans to the public, to make cover standard. Some are reviewing their definitions but they continue to argue that they want to be different from their rivals in a competitive market.

Most critical illness policies pay out a lump sum on diagnosis of a serious illness or on death, whichever happens first. The most common illnesses to be covered are cancer, a stroke, a heart attack or coronary artery disease, and Abbey Life says these four are the most feared by policyholders. Abbey launched a critical illness policy five years ago, one of the first companies in Britain to do so.

But policyholders need to read the small print carefully. Some types of illness within the broad categories might not be covered and variations in cover for cancer and coronary heart diseases can make the difference between a substantial payout and nothing.

Lester Young, Abbey Life's product marketing manager, said: "If you go out and buy a term assurance or a unit-linked insurance policy for example, you tend to know what you are going to get. You can look at another company's contract and say you will get roughly the same benefits for the same premiums. But with critical illness policies, even basic cover can differ."

Cover for different sorts of cancer varies widely because there are so many types, said Mr Young. Policyholders diagnosed with Hodgkin's Disease, a form of cancer, might find that they get no payout until the disease has taken hold and reached an advanced stage.

Legal & General and Commercial Union both say that they will pay out only for late-stage cancer. Others, such as Abbey Life and Allied Dunbar, are prepared to pay

out as soon as the condition is diagnosed.

Policies will only rarely cover skin cancer, apart from malignant melanoma, a particularly serious form of skin cancer.

Andy Couchman, Allied Dunbar's life marketing divisional manager, said: "We will pay out on serious cancer but some skin cancers are not like other cancers."

However, Allied Dunbar will cover chronic lymphocytic leukaemia, a form of cancer, while other companies, such as Commercial Union and Laetorian Life, will not. Tony Worthington, Laetorian's head of marketing services, said: "This is a mild form of leukaemia which is not a killer and can go on for years without being diagnosed. We cannot pay out

ing. L&G has now changed its mind and will pay if only one artery is diseased."

Laetorian is about to follow its example and come into line with most of the newer policies, which tend to have less restrictive definitions.

People who want policies that will pay out for multiple sclerosis or for Aids contracted as a result of a blood transfusion should also look closely at the terms. Multiple sclerosis is notoriously difficult to diagnose but most policies offering this cover would specify, as Abbey Life does, that the condition "must be unequivocally diagnosed by a consultant neurologist from a major UK hospital".

Payouts for Aids will be made only if the policyholder contracts the disease as a result of a blood transfusion in a UK hospital while the plan is in force. The hospital also has to admit liability and others have to be infected.

Many insurers scorn Aids cover as a marketing ploy. Abbey Life's Mr Young said: "We are concerned that buyers may have their heads turned by cover for Aids but the cover is restrictive and there is a debate as to whether these are valuable benefits."

Changing to another company with a different critical illness policy is not easy. Anyone who has already been diagnosed with such an illness will not be accepted by another insurer. Healthy people are likely to get back less than they have paid in premiums if they choose to cash in their policies.

Most critical illness policies are based on unit-linked whole of life policies that are insurance contracts. These pay out on illness or death but also pay a death benefit to the surviving spouse. Premiums are invested in one or more of a company's unit-linked funds, which are affected by stock market performance.

These can lose value if the market falls. Charges and expenses absorb a large part of contributions to insurance policies in the early years. Laetorian's Mr Worthington said: "If you cancel an insurance policy in the first couple of years it is always the case that you get back less than you put in."



Worthington: illness check

Loans fixed for ten years

Scarborough Building Society this week launched a car fixed rate mortgage of per cent, (annual mortgage rate 11.8 per cent). It was the first society to offer such a long fixed term. Scarborough has set aside million and expects it to be taken up "within days".

average mortgage interest over the past ten years is 45 per cent (Sara Connell writes).

However, only those wanting to buy homes valued at 30,000 or more can take advantage of the offer. Borrowers who qualify can take out a repayment or interest-only loan for up to 75 per cent of the value of the property or an endowment or a pension loan for up to 80 per cent of the value of the property. There is also an application fee of £250.

Redeeming a mortgage early normally incurs a redemption penalty of three months' interest. The Scarborough has said that it will not charge extra interest if it can re-lend the funds at a profit, although borrowers will still pay a one-off administration fee of £300.



Comber: big savings

Other lenders are targeting the lower end of the market, particularly first-time buyers, with discounts and refunds on moving costs.

The Prudential has two new mortgages at a discounted rate of 10.9 per cent (APR 12.2 per cent) off the current variable rate of 11.75 per cent (APR 12.4 per cent) for one year after completion.

One loan is for first-time buyers and those moving house. The people in these categories also receive £200

towards legal costs and a full refund on the valuation fee up to a maximum of £200. Borrowers remortgaging will be given £300 back on completion to cover legal and survey costs. The Pru estimates that someone with a £40,000 mortgage will save £23.02 a month for the first year of their mortgage, after all charges have been paid. There is an arrangement fee of £295 that can be added to loans for up to 90 per cent of the property's value.

First-time buyers are also being offered a 1 per cent discount off the Royal Bank of Scotland's current variable rate of 11.5 per cent for the first year of their loan. The offer applies on pension or endowment mortgages of up to 95 per cent of the value of the loan and replaces the previous £400 incentive for first-time buyers.

Stan Comber, the Royal Bank's head of marketing said: "On a £45,000 mortgage, a first-time buyer will save £450 in the first year, while on a £75,000 loan the savings will be as high as £1,500."

Premiums boosted by surge in subsidence

By SARA MCCONNELL

LEGAL & General and Eagle Star this week fell into line with other household insurers and increased buildings insurance rates for homes in areas most at risk from subsidence.

From yesterday, rates will be based on postcodes. Each postcode will be assigned a risk rating from one to six. Homes in the highest risk areas will be paying £4 per £1,000 of cover, almost double the insurers' previous standard rate of £2.20 per £1,000. Areas least at risk will receive a reduction in premiums to £1.80 per £1,000 of cover.

Until now, there has been a flat rate for all households across the country but insurers have been hit with a huge rise in subsidence claims, particularly in the past year.

Subsidence claims more than doubled in the first six months of this year to £277 million, the latest figures from the Association of British Insurers show. Companies now say they have to raise premiums for those most likely to claim.

Householders in parts of London and the Southeast will be hardest hit. Eagle Star has identified parts of east and north London where individual rates will have to be imposed because the risk is so great. These areas are E6, E16, E18 and NW10. At the other end of the scale, Londoners with postcodes E3, E7, E9, E10, E13, E15, SE7, SE8, SW1, SW3, SW10, WC1 and WC2 will find their rate stays the same.

Almost all homeowners in Scotland will receive a reduction in their rate to £1.80 per £1,000 of cover. The only exceptions are those with the postcode AD41, whose applications for insurance will have to be referred and individually assessed.

Legal & General has also introduced six rating bands based on postcodes, from £1.80 per £1,000 of cover to £4 per £1,000. The company paid out £28 million in subsidence claims in the first half of this year, up from £10 million in the same period of 1990.

The company said that only 130,000 of its 1.2 million policyholders would be affected immediately by the rate change. Of those, 49 per cent will have to pay more, while

51 per cent will see no change. Rates for other policyholders, who bought cover through building societies or mortgage lenders, will change in the New Year.

L&G said that householders in all parts of Manchester, Leeds, Birmingham and Leicester would see no change. The whole of Scotland and Belfast would be paying less while those living in most of Greater London, the Southeast, the South and parts of East Anglia would pay more.

NO TAX. MORE CASH.

(GIVE YOUR SAVINGS A CHANCE TO GROW WITH TAX SAVER)

It's simple. Put away as little as £25 each month with Tax Saver from Providence Capital and you can build a lump sum that's completely tax free. There is no UK capital gains or income tax to pay.

No tax means you get more for your money.

Discover the easy way to give your regular savings a boost by completing the coupon today, or ring Freefone 0800 525 221.

Please remember the price of units and the income from them can go down as well as up as a result of changes in the value of the underlying securities or currencies. Tax levels or reliefs are those currently applicable and may change.

If you fill in this coupon, we will send you a leaflet and a Providence Capital adviser will phone you to arrange a convenient time to explain this great tax saving plan. Alternatively, contact your own financial adviser. Post the coupon to Providence Capital Fund Managers Ltd, FREEPOST, Hook, Basingstoke RG27 9BR.

Name (Mr/Mrs/Ms) _____
Address _____
Postcode _____
Tel. Day _____ Evening _____

PROVIDENCE
CAPITAL
FUND MANAGERS
LIMITED

Providence Capital Fund Managers Limited, Member of LAITRO, IMRO, UTA, Registered in England, no 1825772

INVESTING FOR YOUR CHILDREN'S FUTURE?

If you're planning to invest for your children, find out how we can help. Call us now, free on:

0800 282 101

4.00 p.m. - 5.30 p.m. 7 days a week

SAVE & PROSPER

THE INVESTMENT HOUSE

NO TAX when you leave your savings in NO TAX when you take your savings out

Unlike most forms of investment, PEPs are exempt from Income Tax. This gives your savings the chance to grow faster.

PEPs are exempt from Capital Gains Tax too. So when you cash in your plan any profit will be yours, to spend as you choose.

And a PEP is the only tax-free way of investing that gives you access to your money whenever you like, without you losing these important tax benefits.

All of which obviously makes investing in a Prudential PEP a sensible move.

But before you make up your mind, there's one more factor you should take into account. Us.

Prudential is one of Britain's most experienced PEP providers. We launched our first PEPs on the very day they became available: January 1st 1987.

Considerable tax advantages, backed up by our expertise - we think that makes finding out more about a Prudential PEP well worth your while. After all, why pay tax on your savings when you don't have to?

INVEST UP TO £6,000

CALL FREE 0800 24 44 44

For more information call Monday to Friday, 8am to 6pm or weekends, 9am to 2pm.

Alternatively, you can speak to your financial adviser.

Please send me more information on how I can benefit from investing tax-free in a Prudential Personal Equity Plan.

To: Prudential Holborn Ltd, Customer Services Department, FREEPOST, Ilford, Essex IG1 1BR.

Mr/Mrs/Ms _____ Address _____
Forenames _____
Tel. (day) _____
Tel. (evening) _____ Postcode _____

☐ Please tick if you want a salesman to call.

Data Protection Act 1984. Prudential Holborn Limited and its subsidiaries may from time to time want to provide you with details of its full range of services and products.

☐ Please tick here if you do not wish to receive this information. We will not pass your name onto any other unconnected organisations.

PRUDENTIAL
PERSONAL EQUITY PLANS

Prudential Holborn Personal Equity Plans Limited is a Member of IMRO

It's your money. Keep it that way.

The value of shares and units and the income from them can fall as well as rise and are not guaranteed and you may not get back the amount you invested. There can be no guarantee that the current favourable tax benefits of a PEP investment will be maintained indefinitely and the value of any tax benefits will depend upon your individual circumstances.

TM021191

Tax-free moving allowance cut

By LINDSAY COOK

THE amount that can be paid tax-free to employees required to move from one region to another by employers has been cut.

From yesterday, those moving to a higher cost housing area can receive a total of £18,060 over a number of years.

The reduction follows a series of mortgage rate cuts over the past year from a record 15.4 per cent to the current standard rate of 11.5

per cent. When rates were at their highest, up to £24,150 could be paid towards the ongoing extra costs of moving.

The money that can be paid under an extra-statutory concession published by the Inland Revenue in 1987 is intended to make sure such people are not out of pocket. It can be paid for up to nine years on a sliding scale to cover the difference in the mortgage cost, contents and buildings insurance, ground rents or service charges, but not the poll tax.

The Revenue rules the poll tax is a personal tax that has nothing to do with being moved from one part of the country to another, even if the tax rate is higher. The Revenue will also not subsidise someone moving from a modest to a lavish home.

In addition, employers can make a contribution towards removal costs, including new carpets, curtains and other fittings needed for a new home.

Although both are covered by extra-statutory concession the Revenue reserves the right not to allow the payments to be tax-free if an attempt is made to use it for tax avoidance.

Now you save it, now you don't

From J.R. Anderson

Sir, If one listens carefully when the Chancellor of the Exchequer announces a new tax benefit for savers, or for the aged, a peculiar sucking and noise may be heard.

This is the sound of financial advisers and the like licking their lips at the prospect of having yet another opportunity to channel a benefit into their own pockets. Examples? Tax relief on private health care ("Premiums have risen steeply... so that premiums net of tax are often higher than gross premiums previously." Week-

end Money, October 26); Peps with hefty administration charges; Business Expansion Schemes ditto, with the investor "locked-in" at the supposed terminal date; and Tassas where the investor is at the mercy of arbitrary changes in interest rates and swinging cancellation charges.

Your heading "Tax relief drains Revenue funds" could usefully have added "and lines city pockets". Yours faithfully, J.R. ANDERSON, 4 Vardon Drive, Wilmslow, Cheshire.

One card trick

From Dr S.R. Coverley

Sir, The Plymouth Consumer Group has been concerned about the difficulty of the second holder of a credit card getting information by telephone. This can be a particular problem for a service wife where the husband is abroad on active service.

The same difficulties apply where the wife is the primary holder. We have found that most card companies will allow either partner to receive

the information provided they both write giving express permission and insisting that either should be allowed to operate the account.

Yours faithfully, STUART COVERLEY, Plymouth Consumer Group information officer, 20 Culme Road, Mannamood, Plymouth, Devon.

Shorter days

From Mrs M. Cooper

Sir, Barclays Bank in Sherwood, Nottingham, opens at 10 am and closes at 3 pm. Is this a record?

Yours truly, MARGARET COOPER, Home Farmhouse, Oxtun, Nottinghamshire.

LETTERS

My old dad used to say:-
"Never wrestle with
the chimney sweep."



Plea for balance

From Mrs M.M. Melloy

Sir, Although married to an independent financial adviser, I am no financial whiz but I am reading Lindsay Cook's persistent attacks on the financial services sector (tarring all independents, tied agents/insurance salesmen and regulators with the same brush), makes me feel that this must stem from some unfortunate close encounter she experienced in the past. Perhaps her parents were sold a home income plan and she now feels cheated of her inheritance? If only mum and dad had taken out one of those lovely endowments for her when she was young and pure, the splendid maturity value now available would surely have stimulated some love for the salesman?—Ah, that's it, she probably cashed it in early!

Something must have stirred her to write such unbalanced articles so forcefully and with such venom. Come on, Ms Cook, don't be so spiteful, let's have a bit of balance to limit the damage you are doing to some of the good guys in financial services.

Yours faithfully, M.M. MELLOY, 28 Marvels Lane, Grove Park, SE12.

Pence or pounds

From P. Pledger

Sir, Would Mr Barton (Weekend Money letters, October 19) have kept his £48.10 costs down by not closing his account with the Midland Bank, but leaving it dormant with, say, 10p?

Yours faithfully, P. PLEDGER, 2 Warner Road, Selsey, West Sussex.

Question of customer identity

From Miss Jane Reynolds

Sir, Having read about the misappropriation of bank cards in previous editions of Weekend Money letters, I was pleased to receive my new Visa/Gold card in a registered envelope. However, after I had signed for it, I realised the postman had not asked for any personal identification, so I wrote to Royal Mail Customer Services and asked whether it was an oversight, or whether I was sufficiently well known in our village, even though the postman (on this occasion) was a stranger.

Customer Services rang me to explain that they were not obliged to ask for proof of identity as their contract for delivering registered items was to the place of residence, not to the person to whom it was addressed. When I pointed out that, by definition, the contents of a registered packet could be valuable and that any one in shared accommodation could have it, Customer Services asked what proof of identity could I suggest, other than a passport, that could not be misappropriated by someone who was sufficiently determined to do so? I suggested that the postman could leave a card requesting the addressee to personally collect the item at the sorting office, as with over-sized parcels. Customer Services asked what would happen if the person was at work and could not

visit the sorting office in "open" hours?

The suggestion from R.J.M. Mitchell (October 26) to collect the card from his/her branch appears admirable, except the "open" hours are restricted. The use of an agreed "password" (which some banks already employ for telephone enquiries) could be an added security feature.

Yours faithfully, JANE REYNOLDS, Sandall, 68 Firs Road, West Mersea, Essex.

From Mr A.D. Batchelor Sir, I was interested to read the suggestion from R.J.M. Mitchell (October 26) about secure methods of getting bank cards to customers. If my experiences with cheque books are anything to go by then personal collection of cards is no solution.

I have had an account at a Sussex branch of Lloyds for the last ten years. In that time, due to my mistrust of the postal system and also living in Essex, my mother has collected my cheque book for me to collect from her at my convenience. Only once has she ever been questioned about collecting someone else's cheque book. (Maybe she just has an honest face!) Yours faithfully, A.D. BATCHELOR, 15 Tyron Road, Southend-on-Sea, Essex.

BONUS

INTEREST BOND

THE BEST* RATE FROM
A TOP 10 SOCIETY
UP TO

12.25%

PLUS 0.25% GROSS
LOYALTY BONUS

Min Balance	Gross pa ⁺ (Variable)	Net pa ^{**} (Variable, Assuming 25% basic rate tax)
£25,000+	12.25%	9.19%
£10,000+	12.00%	9.00%
£5,000+	11.50%	8.63%

I/We wish to open a Bonus Interest Bond Issue 1 and enclose a cheque for £..... (min £5,000). Cheques should be made payable to Bristol & West Building Society A/C... (followed by your name) e.g. Bristol & West Building Society A/C Mr John Smith.

Please write your name and address clearly on the reverse of your cheque.

Name (Mr/Mrs/Miss)

PLEASE USE BLOCK CAPITALS

Address

Postcode

Tel. No.

Please send to Bonus Interest Bond 1, Bristol & West Building Society, P.O. Box 27, Broad Quay, Bristol BS99 7AX.

CALL US FREE ON 0800 100 117

*Rate correct at time of going to press. **Gross rates guaranteed above gross variable rate on minimum rate payable for Select Account for the duration of the Bond, £5,000-£9,999 4.50%; £10,000-£24,999 4.75%; £25,000+ 5.00%. Bond will be withdrawn without notice when funding requirements are met. Interest will be payable net of the basic rate of tax 12 months after the Bond is opened. Tax may be reclaimed by non-tax payers or subject to required certification, gross interest will be paid. A member of the Building Societies Association.

At the Bristol & West, we like to ensure that your money

grows. That's why we're offering the Bonus Interest Bond Issue 1.

It's a 12 month Bond that gives you very competitive

rates of interest. What's  more, we guarantee you

consistently high levels of interest throughout

the lifetime of the Bond by paying up to 5% gross+ over the

minimum gross rate payable on our Select account.

But high interest doesn't mean never being able to get

to your money. You can  have instant access

once every 12 months to up to £1000 as long

as at least £5,000 remains in your Bond.

At the end of the 12 months, you get immediate access

to your savings.

But if you decide to leave your original investment with us

for a further 12 months we'll give you a loyalty interest

bonus of 0.25% gross in addition to the interest you've already

earned. And we'll repeat this offer at the end of the second

12 months, so you can  enjoy the rewards of Bonus

Interest Bond for a full 3 years. If this sounds

like what you want for your savings, it couldn't be easier to

open a Bond.

Just visit your local branch or fill in the coupon and send it

to us today with a cheque for a minimum of £5,000. For an

information pack, call us free on 0800 100 117 anytime.

But you need to act fast as this offer is strictly limited.



BRISTOL & WEST
BUILDING SOCIETY

INTEREST RATES BOND

	Nominal rate	Compounded at rate	Minimum investment	Term	Notes
BANKS					
Ordinary Dep A/c	2.55	2.55	1.12	none	7 day
Fixed Term Deposits					
Barclays	7.25	7.25	25,000-50,000	1 mth	071-205 1527
Lloyds	5.32	5.32	2,500-50,000	1 mth	071-403 1527
Midland	5.70	5.70	10,000-50,000	1 mth	0742 529555
NetWest	5.55	5.55	10,000-50,000	1 mth	071-728 1000

HIGH INTEREST CHEQUE ACCOUNTS					
Bank of Scotland	6.45	6.45	5.24	2,500	none 081-442 7777
Barclays	5.75	5.75	4.75	2,500	none 0894 258861
Co-operative	1.90	1.90	1.92	1,000	none 071 656 6549
Ulster	4.55	4.55	4.55	1,000	none 081 280 2074
Lloyds NCA	1.88	1.88	1.91	1,000	none 0772 433572
Midland NCA	5.35	5.35	4.34	2,500	none 0742 529555
NetWest	5.05	5.15	4.15	2,500	none 071-728 1000
Special Reserve	6.08	6.08	4.87	2,500	none 081-442 7777
TSB Bank	4.88	4.88	3.75	2,500	none 071-442 7777

BUILDING SOCIETIES					
Ordinary Bank A/c	5.25	5.25	4.25	1 mth	none
Best buy - largest access					
Barclays	7.25	7.25	6.25	1,000	none
Cheltenham & GL	7.25	7.25	6.25	1,000	none
Northern Bank	7.25	7.25	6.25	1,000	none
Shropshire	7.25	7.25	6.25	1,000	none
Best buy - all access					
Southdown	7.25	7.25	6.25	1 mth	none
Cheltenham & GL	6.25	6.25	6.25	2,500	none
Coventry	6.25	6.25	6.25	2,500	none
Teachum	6.25	6.25	6.25	2,500	none
Lancashire	6.25	6.25	6.25	2,500	none

CASH/CHEQUE ACCOUNTS					
Card Cash	2.51	2.51	2.25	50 mth	none rise
Alliance & Leic	3.30	3.30	2.84	55 mth	with larger
Anglia Flex	1.43	1.43	1.14	1 mth	balance

NATIONAL SAVINGS					
Ordinary A/c	5.00	3.75	3.00	1-10,000	8 day 061-648-4555
Investment A/c	9.50	7.13	6.70	1-25,000	1 mth 061-648-4555
Income Bond	11.00	8.25	8.00	2,000-25,000	5 mth 0253 66161
Deposit Bond	11.00	8.25	8.00	5 mth	041-545-4555
36th Issue Cert	8.50	8.50	8.50	25-5,000	8 day 021-395 4900
Yearly Plan	8.50	8.50	8.50	25-5,000	14 day 021-395 4900
General	5.01	5.01	5.01	100-100,000	5 yrs 061-648-4555

GUARANTEED INCOME BONDS					
Property	8.50	8.50	7.51	25,000 min	1 yrs Figures from 30.52
Financial A/c	8.50	8.50	7.51	5,000 min	2 yrs Chase de
Property	8.50	8.50	7.51	5,000 min	3 yrs Chase de
Financial A/c	8.50	8.50	7.51	5,000 min	4 yrs 071 404 5795
Property	8.50	8.50	7.51	5,000 min	5 yrs for details

OTHER (INSURANCE COMPANY)					
Save & Prosper	8.50	25-500K	95	2.00% discount for 1st year	

Source: Money's Guide Ltd. Financial Information Providers 0733 660402

THE BUILDING SOCIETY SHOP

Which Building Society gives YOU the best RATES?
The Building Society Shop makes your money work harder.
Featured on BBC Radio 4 Money Box Programme
Our Free brochure is available NOW from:

THE BUILDING SOCIETY SHOP
Maid Marian Way, Nottingham, NG1 6BH
Telephone (0602) 472595

THE PENSION SHOP

* REDUNDANT OR * HAVE YOU EVER CHANGED JOBS?
If so, has your pension retired before YOU?
Put your 'FROZEN' pension back to work to earn more for YOUR retirement!

For INDEPENDENT advice on this NO COST offer ask for your FREE brochure from:
THE PENSION SHOP, MAID MARIAN WAY, NOTTINGHAM NG1 6BH
TELEPHONE (0602) 470247, FAX: (0602) 413820

WILLIS OWEN T/A The Pension Shop

UNIT TRUST PRICES 33

	Bd	Pr	Wb	Yd		Bd	Pr	Wb	Yd
PROFIT/UNIT TRUST MANAGERS									
National Life Insurance Co.									
ECN YLD Distrib. 06/24/83									
Investment	15.00	10.00	0.50	147	Euro Spec. Svc.	25.40	27.75	0.01	0.00
High Income	26.25	21.50	2.42	62.00	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	10.00	10.00	0.00	1.00	Int. Corp. Equip.	19.50	20.00	0.22	0.20
Int. Bond	25.00	24.00	4.10	12.00	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	15.00	10.00	0.76	3.26	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	24.00	0.75	3.01	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	22.50	22.50	0.14	0.40	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	19.00	19.00	0.30	1.20	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	23.15	20.00	0.30	1.21	100% Int. Bond	17.00	16.18	0.34	0.06
PROSPERITY UNIT TRUST MANAGEMENT									
1 Science Hill St., Madison, Kent									
MEI 11/11/82									
Investment	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
High Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Income	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Corp. Bond	25.00	20.00	0.26	0.72	100% Int. Bond	17.00	16.18	0.34	0.06
Int. Bond	25.00	20.00							

USA	50.94	54.47	0.53	
Canada	50.94	54.47	0.53	
UK	50.94	54.47	0.53	
France	50.94	54.47	0.53	
Germany	50.94	54.47	0.53	
Italy	50.94	54.47	0.53	
Spain	50.94	54.47	0.53	
Japan	50.94	54.47	0.53	
South Africa	50.94	54.47	0.53	
India	50.94	54.47	0.53	
China	50.94	54.47	0.53	
USSR	50.94	54.47	0.53	
Other	50.94	54.47	0.53	
TOTAL	50.94	54.47	0.53	

ROTHCHILD FUND MANAGEMENT LTD				
50, Queen's Lane, London EC4N 3NF, UK				
TELE: 07-260 0000				
USA	12.55	176.62	-2.11	4.43
Japan	201.89	216.70	-0.15	
Canada	50.94	54.47	0.53	
UK	50.94	54.47	0.53	
France	50.94	54.47	0.53	
Germany	50.94	54.47	0.53	
Italy	50.94	54.47	0.53	
Spain	50.94	54.47	0.53	
Japan	50.94	54.47	0.53	
South Africa	50.94	54.47	0.53	
India	50.94	54.47	0.53	
China	50.94	54.47	0.53	
USSR	50.94	54.47	0.53	
Other	50.94	54.47	0.53	
TOTAL	50.94	54.47	0.53	

SAVE & PROSPER				
20, Century Rd, Richmond, VA 23134, USA				
TELE: 800-368-2222				
USA	51.15	56.78	-0.61	7.23
Japan	117.63	124.22	-6.59	14.41
Canada	50.94	54.47	0.53	
UK	50.94	54.47	0.53	
France	50.94	54.47	0.53	
Germany	50.94	54.47	0.53	
Italy	50.94	54.47	0.53	
Spain	50.94	54.47	0.53	
Japan	50.94	54.47	0.53	
South Africa	50.94	54.47	0.53	
India	50.94	54.47	0.53	
China	50.94	54.47	0.53	
USSR	50.94	54.47	0.53	
Other	50.94	54.47	0.53	
TOTAL	50.94	54.47	0.53	

SCHRODER UNIT TRUSTS LTD				
35 Gutter Lane, London EC2N 3NF, UK				
TELE: 07-260 0000				
USA	174.10	181.70	-0.50	0.46
Japan	174.10	181.70	-0.50	0.46
Canada	174.10	181.70	-0.50	0.46
UK	174.10	181.70	-0.50	0.46
France	174.10	181.70	-0.50	0.46
Germany	174.10	181.70	-0.50	0.46
Italy	174.10	181.70	-0.50	0.46
Spain	174.10	181.70	-0.50	0.46
Japan	174.10	181.70	-0.50	0.46
South Africa	174.10	181.70	-0.50	0.46
India	174.10	181.70	-0.50	0.46
China	174.10	181.70	-0.50	0.46
USSR	174.10	181.70	-0.50	0.46
Other	174.10	181.70	-0.50	0.46
TOTAL	174.10	181.70	-0.50	0.46

SUN ALLIANCE				
Sun American Home Mortg. Serv.				
Equity Acc.	6,515.00	6,676.10	-15.10	2.30
Canada	6,515.00	6,676.10	-15.10	2.30
UK	6,515.00	6,676.10	-15.10	2.30
France	6,515.00	6,676.10	-15.10	2.30
Germany	6,515.00	6,676.10	-15.10	2.30
Italy	6,515.00	6,676.10	-15.10	2.30
Spain	6,515.00	6,676.10	-15.10	2.30
Japan	6,515.00	6,676.10	-15.10	2.30
South Africa	6,515.00	6,676.10	-15.10	2.30
India	6,515.00	6,676.10	-15.10	2.30
China	6,515.00	6,676.10	-15.10	2.30
USSR	6,515.00	6,676.10	-15.10	2.30
Other	6,515.00			
TOTAL	6,515.00	6,676.10	-15.10	2.30

SUN LIFE OF CANADA				
Investments, Richmond, B.C. V6V 1Z2, Canada				
TELE: 604-591-1111				
USA	25.36	27.37	-1.01	0.56
Canada	25.36	27.37	-1.01	0.56
UK	25.36	27.37	-1.01	0.56
France	25.36	27.37	-1.01	0.56
Germany	25.36	27.37	-1.01	0.56
Italy	25.36	27.37	-1.01	0.56
Spain	25.36	27.37	-1.01	0.56
Japan	25.36	27.37	-1.01	0.56
South Africa	25.36	27.37	-1.01	0.56
India	25.36	27.37	-1.01	0.56
China	25.36	27.37	-1.01	0.56
USSR	25.36	27.37	-1.01	0.56
Other	25.36	27.37	-1.01	0.56
TOTAL	25.36	27.37	-1.01	0.56

TSS UNIT TRUSTS LTD				
Queen's Park, Andover, Maine 05018, USA				
TELE: 603-349-3400				
USA	157.64	165.23	-2.04	0.05
Canada	157.64	165.23	-2.04	0.05
UK	157.64	165.23	-2.04	0.05
France	157.64	165.23	-2.04	0.05
Germany	157.64	165.23	-2.04	0.05
Italy	157.64	165.23	-2.04	0.05
Spain	157.64	165.23	-2.04	0.05
Japan	157.64	165.23	-2.04	0.05
South Africa	157.64	165.23	-2.04	0.05
India	157.64	165.23	-2.04	0.05
China	157.64	165.23	-2.04	0.05
USSR	157.64	165.23	-2.04	0.05
Other	157.64	165.23	-2.04	0.05
TOTAL	157.64	165.23	-2.04	0.05

AMERICAN				
157.64	165.23	-2.04	0.05	
Canada	157.64	165.23	-2.04	0.05
UK	157.64	165.23	-2.04	0.05
France	157.64	165.23	-2.04	0.05
Germany	157.64	165.23	-2.04	0.05
Italy	157.64	165.23	-2.04	0.05
Spain	157.64	165.23	-2.04	0.05
Japan	157.64	165.23	-2.04	0.05
South Africa	157.64	165.23	-2.04	0.05
India	157.64	165.23	-2.04	0.05
China	157.64	165.23	-2.04	0.05
USSR	157.64	165.23	-2.04	0.05
Other	157.64	165.23	-2.04	0.05
TOTAL	157.64	165.23	-2.04	0.05

BRITISH CAN				
157.64	165.23	-2.04	0.05	
Canada	157.64	165.23	-2.04	0.05
UK	157.64	165.23	-2.04	0.05
France	157.64	165.23	-2.04	0.05
Germany	157.64	165.23	-2.04	0.05
Italy	157.64	165.23	-2.04	0.05
Spain	157.64	165.23	-2.04	0.05
Japan	157.64	165.23	-2.04	0.05
South Africa	157.64	165.23	-2.04	0.05
India	157.64	165.23	-2.04	0.05
China	157.64	165.23	-2.04	0.05
USSR	157.64	165.23	-2.04	0.05
Other	157.64	165.23	-2.04	0.05
TOTAL	157.64	165.23	-2.04	0.05

INTERNATIONAL				
157.64	165.23	-2.04	0.05	
Canada	157.64	165.23	-2.04	0.05
UK	157.64	165.23	-2.04	0.05
France	157.64	165.23	-2.04	0.05
Germany	157.64	165.23	-2.04	0.05
Italy	157.64	165.23	-2.04	0.05
Spain	157.64	165.23	-2.04	0.05
Japan	157.64	165.23	-2.04	0.05
South Africa	157.64	165.23	-2.04	0.05
India	157.64	165.23	-2.04	0.05
China	157.64	165.23	-2.04	0.05
USSR	157.64	165.23	-2.04	0.05
Other	157.64	165.23	-2.04	0.05
TOTAL	157.64	165.23	-2.04	0.05

CONCEPT INC.				
421, 36th St, New York, NY 10018, USA				
TELE: 212-691-1111				
USA	421.36	421.36	-0.00	0.00
Canada	421.36	421.36	-0.00	0.00
UK	421.36	421.36	-0.00	0.00
France	421.36	421.36	-0.00	0.00
Germany	421.36	421.36	-0.00	0.00
Italy	421.36	421.36	-0.00	0.00
Spain	421.36	421.36	-0.00	0.00
Japan	421.36	421.36	-0.00	0.00
South Africa	421.36	421.36	-0.00	0.00
India	421.36	421.36	-0.00	0.00
China	421.36	421.36	-0.00	0.00
USSR	421.36	421.36	-0.00	0.00
Other	421.36	421.36	-0.00	0.00
TOTAL	421.36	421.36	-0.00	0.00

PREMIER INTEREST				
421.36	421.36	-0.00	0.00	
Canada	421.36	421.36	-0.00	0.00
UK	421.36	421.36	-0.00	0.00
France	421.36	421.36	-0.00	0.00
Germany	421.36	421.36	-0.00	0.00
Italy	421.36	421.36	-0.00	0.00
Spain	421.36	421.36	-0.00	0.00
Japan	421.36	421.36	-0.00	0.00
South Africa	421.36	421.36	-0.00	0.00
India	421.36	421.36	-0.00	0.00
China	421.36	421.36	-0.00	0.00
USSR	421.36	421.36	-0.00	0.00
Other	421.36	421.36	-0.00	0.00
TOTAL	421.36	421.36	-0.00	0.00

RENEWABLES				
421.36	421.36	-0.00	0.00	
Canada	421.36	421.36	-0.00	0.00
UK	421.36	421.36	-0.00	0.00
France	421.36	421.36	-0.00	0.00
Germany	421.36	421.36	-0.00	0.00
Italy	421.36	421.36	-0.00	0.00
Spain	421.36	421.36	-0.00	0.00
Japan	421.36	421.36	-0.00	0.00
South Africa	421.36	421.36	-0.00	0.00
India	421.36	421.36	-0.00	0.00
China	421.36	421.36	-0.00	0.00
USSR	421.36	421.36	-0.00	0.00
Other	421.36	421.36	-0.00	0.00
TOTAL	421.36	421.36	-0.00	0.00

RENEWABLES				
421.36	421.36	-0.00	0.00	
Canada	421.36	421.36	-0.00	0.00
UK	421.36	421.36	-0.00	0.00
France	421.36	421.36	-0.00	0.00
Germany	421.36	421.36	-0.00	0.00
Italy	421.36	421.36	-0.00	0.00
Spain	421.36	421.36	-0.00	0.00
Japan	421.36	421.36	-0.00	0.00
South Africa	421.36	421.36	-0.00	0.00
India	421.36	421.36	-0.00	0.00
China	421.36	421.36	-0.00	0.00
USSR	421.36	421.36	-0.00	0.00
Other	421.36	421.36	-0.00	0.00
TOTAL	421.36	421.36	-0.00	0.00

RENEWABLES				
421.36	421.36	-0.00	0.00	
Canada	421.36	421.36	-0.00	0.00
UK	421.36	421.36	-0.00	0.00
France	421.36	421.36	-0.00	0.00
Germany	421.36	421.36	-0.00	0.00
Italy	421.36	421.36	-0.00	0.00
Spain	421.36	421.36	-0.00	0.00
Japan	421.36	421.36	-0.00	0.00
South Africa	421.36	421.36	-0.00	0.00
India	421.36	421.36	-0.00	0.00
China	421.36	421.36	-0.00	0.00
USSR	421.36	421.36	-0.00	0.00
Other	421.36	421.36	-0.00	0.00
TOTAL	421.36	421.36	-0.00	0.00

RENEWABLES				
421.36	421.36	-0.00	0.00	
Canada	421.36	421.36	-0.00	0.00
UK	421.36	421.36	-0.00	0.00
France	421.36	421.36	-0.00	0.00
Germany	421.36	421.36	-0.00	0.00
Italy	421.36	421.36	-0.00	0.00
Spain	421.36	421.36	-0.00	0.00
Japan	421.36	421.36	-0.00	0.00
South Africa	421.36	421.36	-0.00	0.00
India	421.36	421.36	-0.00	0.00
China	421.36	421.36	-0.00	0.00
USSR	421.3			

[illegible]

Europe	581.80	576.00	- 0.80	0.07
North America	1800.00	1791.00	- 9.00	1.70
Intercontinental	59.03	59.01	- 1.33	4.45
UK Spot Sale	57.82	61.53	- 0.36	2.52

SCOTTISH PROVIDENT
INVESTMENT MANAGEMENT LTD
51 Andrew St, Edinburgh EH2 2YA
0151 555 2347/27

Edinburgh City	73.33	23.30	+ 0.25	3.04
Edinburgh Sub	23.30	24.94	- 0.15	0.77
Edinburgh Area	24.94	23.30	+ 0.09	5.16
Market Rates AG	22.37	24.94	- 1.32	4.20

SG TOLCHEE REMANANT
Manila Vint. Pacific Creek, London
ECV FAX: 011 248 1250
Amnesia Gals 55.75 59.92 - 0.63 0

WAGLWICH UNIT TRUST
MANCHESTER
1 White Oak Square, Swayley BR8 7AG
0175 389045
Stockmarket Fax 53.93 57.37 + 0.59 3.34

* Yield expressed as CAR/Compound Annual Return; F&E diversified; A Middle price. - No significant data.

EXCHANGE INDEX

Exchange index compared with 1985 was same at 90.8
(day's range 90.7-90.8).

STERLING SPOT AND FORWARD RATES

Mta Rates for Nov 1	Range	Close	1 month	3 months
Amsterdam	3.2708-3.2784	3.2741-3.2778	4-4 1/2p	4-4 1/2p
Bremen	59.1050-59	59.70-59.57	1-4 1/2p	1-4 1/2p
Copenhagen	-11.2341-11.2352	11.2675-11.2332	4-4 1/2p	4-4 1/2p
Dublin	1.0858-1.0931	1.0921-1.0931	8-3 1/2p	8-3 1/2p
Frankfurt	2.9024-2.9094	2.9034-2.9094	27-24 1/2	151-125 1/2
London	248.81-250.37	247.31-250.57	8-3 1/2p	8-3 1/2p
Madrid	182.25-183.33	182.25-183.33	0-25 1/2	3-5 1/2
Milan	2173.18-2179.64	2174.00-2177.00	0-25 1/2	3-5 1/2
Montreal	1.9445-1.9521	1.9597-1.9518	0-25 1/2	0-25 1/2
New York	1.7375-1.7500	1.7400-1.7500	0-25 1/2	0-25 1/2
Oslo	11.3545-11.4030	11.3843-11.3910	4-4 1/2p	4-4 1/2p
Paris	9.9157-9.9439	9.9358-9.9400	21-4 1/2p	21-4 1/2p
Stockholm	10.5609-10.6070	10.5910-10.6005	4-4 1/2p	4-4 1/2p
Tokyo	32.496-32.60	32.68-32.88	21-4 1/2p	30-2 1/2p
Zurich	20.4345-20.481	20.4510-20.481	4-4 1/2p	4-4 1/2p
Source: Eurol	3.5526-2.5585	3.5552-2.5585	1-4 1/2p	1-4 1/2p
			Premium - P	Discount - D

OTHER STERLING RATES

DOLLAR SPOT RATES

Argentine austra	173002-173177	Australia dollar	1.2802-1.2810
Australian dollar	2.2306-2.2368	Austria	1171-1173
Bahrain dinar	0.8515-0.9595	Belgium (Com.)	124.29-34.35
Brazil cruzeiro	1130.46-1171.66	Canada	1.105-1.1210
Cyprus pound	0.80-0.81	Denmark	0.4420-0.4470
Finland markka	0.04-0.10	France	3.6700-3.6750
French franc	33.55-33.65	Germany	1.7000-1.7010
Hong Kong dollar	13.5030-13.5777	Hong Kong	7.7040-7.7070
India rupee	44.68-45.45	Ireland	1.8000-1.8015
Indonesian rupiah	0.1965-0.3093	Italy	2.0215-2.0230
Malaysia ringgit	4.7994-4.8053	Japan	130.20-130.30
Mexico peso	53.50-54.00	Malaysia	1.7000-1.7010
New Zealand dollar	3.1192-3.1270	Netherlands	1.8720-1.8730
Saudi Arabia riyal	6.45-6.56	Norway	5.5090-5.5140
Singapore dollar	2.9490-2.9521	Poland	143.00-142.70
S' Africa rand	4.7122-5.0059	Portugal	1.8870-1.6890
S' Africa rand (com.)	4.9338-4.9416	Singapore	104.45-104.55
U & E durbam	0.345-0.445	Spain	0.046-0.0509
Barclays Bank GTS' Lloyds Bank		Sweden	1.4020-1.4630

MONEY RATES (%)					
Rate Rates: Clearing Banks 10% Finance Hse 10%					
Discount Market Loans: Overhigh 10% Low 10% Week fixed 10 1/8					
Treasury Bills (Days/Bk): 2 mth 10 1/8 3 mth 9 3/4 Sell 2 mth 9 1/2 3 mth 9 1/8					
1 mth	2 mth	3 mth	6 mth	12 mth	
Prime Bank Bills (Dist): 10 1/4-10 7/8	10 1/4-10 1/8	10 1/4	10 1/8-10 1/4	10 1/8-10 1/4	
Sterling Money Rates: 10 1/2-11 1/2	10 1/2-10 1/8	10 1/2-10 1/8	10 1/8-10 1/4	10 1/8-10 1/4	
Interbank:	10 1/4-10 1/8	10 1/4-10 1/8	10 1/8-10 1/4	10 1/8-10 1/4	
Overnight open 10 1/2; close 10 1/4					
Local securities Deps:					
10 1/2-10 1/8	10 1/4	n/a	10 1/4	10 1/8	10 1/8
Sterling CD's:	10 1/2-10 1/8	10 1/4-10 1/4	10 1/4-10 1/4	10 1/8-10 1/4	10 1/8-10 1/4
Dollar CD's:	5 0 1/4-9 9	5 21-5 16	5 12-5 07	5 09-5 04	5 10-5 14
Building Society CD's:	10 1/2-10 1/8	10 1/4-10 1/4	10 1/4-10 1/4	10 1/8-10 1/4	10 1/8-10 1/4

TREASURY BILLS: Applies 11.302m allotted. £300m: Bids: £7.52 % received; 0.3%. Last week: 197 51 % received 77%. Avgr rate: 9.9402 % last wk: 9.9839 %

Next week: £300m.

EUROPEAN MONEY DEPOSITS (%)					
Currenty	7 day	1 mth	3 mth	6 mth	Call
Dollar:	5 1/16-5 1/4	5 1/16-5 1/4	5 1/16-5 1/4	5 1/16-5 1/4	5 1/16-5 1/4
Deutschmark:	9 1/4-9 1/2	9 1/4-9 1/2	9 1/4-9 1/2	9 1/4-9 1/2	9 1/4-9 1/2
French Franc	9 1/4-9 1/2	9 1/4-9 1/2	9 1/4-9 1/2	9 1/4-9 1/2	9 1/4-9 1/2
Swiss Franc	5 7/8-7	5 1/16-7 1/8	5 3/4-6 1/4	5 3/4-6 1/4	5 3/4-6 1/4
Yen:	6 3/4-6 1/2	6 1/2-6 1/4	5 1/16-6 1/4	5 1/16-6 1/4	5 1/16-6 1/4

GOLD AND PRECIOUS METALS (Baird & Co)	
Refine: Open \$357.60-358.00	Close: \$357.35-357.85
Low: \$356.00-357.40	High: \$357.70-358.20
Settlement: \$356.50-357.40	Gold: \$233.75-234.75
Silver: \$14.75-14.85	Palladium: \$86.00 (\$49.25)

Adams faces surgery if Bould makes his return

By CLIVE WHITE

THE imminent return of Steve Bould from injury - he could play his first game of the season for Arsenal against West Ham United at Highbury today - means that Tony Adams, the Arsenal captain, should at long last soon be able to undergo surgery for his groin injury.

Adams can be expected to play today and against Benfica, in the return leg of their European Cup second round tie at Highbury next Wednesday, before probably having the operation which will keep him out of competitive action for up to six weeks.

It will be touch and go, though, whether he will be fit to resume for the second round of matches at the quarter-final stage of the European Cup on December 11, assuming that Arsenal are still involved.

George Graham, the Arsenal manager, said that the club was scrutinising Adams' health "match by match" but conceded that Bould's recovery meant that it may now be less necessary for Adams to continue playing on with the injury.

"I might soon be in a position to decide whether Tony should go in for a small operation," he said. "We would obviously miss him, but we missed him for 13 weeks [when Adams was jailed for motor offences] last season and still won the championship."

David James, the Watford

and England Under-21 goalkeeper, has rejected a move to Aston Villa and been taken off the transfer list. Watford agreed a £1.5 million transfer fee with Chelsea and Villa but the player was unwilling to join either club. It is understood that he has set his heart on joining Liverpool, who are talking about a figure substantially short of the second division club's valuation.

"We have given all interested parties ample opportunity to come forward, but I have received only two firm offers for David," Steve Perryman, the manager, said. James' contract at Vicarage Road expires at the end of the season.

Justin Fashanu was speculating that he may retire yesterday when Newcastle United released him at the end of an 11-day trial. Fashanu, aged 30, played for Newcastle in a Rumbelows Cup tie at Peterborough United in midweek. "I have spent a lot of time and effort trying to get back into things and now I have to ask myself whether it is time to pack it all in and try something else," he said.

Ally Mauchien has had a transfer request granted by Leicester City. Mauchien, who was the captain and player-coach last season, has lost both roles under the management of Brian Little and also his place in the side.

The board of directors of Northampton Town has tendered its resignation at the request of the chairman, Michael McRitchie.

Wales add new boys

MARK Hughes, the Tranmere Rovers defender, was yesterday named for the first time in the Wales squad for the European championship qualifying match with Luxembourg in Cardiff on November 13.

Hughes, aged 29, joined Tranmere for £3,000 from Bristol City in 1985.

The Liverpool forward, Dean Saunders, is suspended after being sent off against Germany, and the captain Kevin Ratcliffe, of Everton, is injured.

Wales must beat Luxembourg

Linesman in hot water takes a rest

THE Football League has agreed to release the linesman, Michael Hair, from the rest of his appointments this year after his admission that he was unhappy with his display in Wednesday's Rumbelows League Cup tie at Carrow Road.

Brentford claimed that two of the goals that contributed to Norwich's 4-1 win were offside. "We don't think that we were beaten 4-1, but it looks as though the linesman has held up his hands," the Brentford chief executive, Keith Loring, said yesterday. The League will review Hair's position in the new year.

MOTOR SPORT

Mansell laments early flops

FROM NORMAN HOWELL IN ADELAIDE

AYRTON Senna and Gerhard Berger have moved one step closer to clinching another constructors' championship for their McLaren team after dominating the first day's qualifying practice for the Australian grand prix here to-

morrow. Their two cars were considerably quicker than the Williams of Nigel Mansell, who was the only one to challenge them seriously. Riccardo Patrese, the other Williams driver, was fourth, nearly a second behind Mansell.

Mansell said: "This is the first race of next season, as far as I am concerned. We have brought here a car with active suspensions and I have driven it in the free practice session. This is how early we must start to plan for next year."

He said that the Williams challenge this year was lost in the first four races of the season, when they did not score any points. "Now Honda and McLaren are at least two steps ahead of us. We've rather stood still. Senna and Berger can drive their cars at about 80 per cent of the machine's potential. We have to give 110 per cent, and still our cars are not as good as theirs."

For a while at least yesterday, Mansell appeared to have had the means to get himself on pole. His first, promising, lap had been abandoned because of an accident to Aguri Suzuki, who escaped unhurt after crashing into a concrete barrier.

Mansell put his hands up to show his frustration when he saw the red flag while he was within sight of the finish line. He came out again after Berger had



Job sharers: Gritt, left, and Curishley, each with a hand on the wheel, have Charlton heading the right way

Double act know their steps

By CLIVE WHITE

ONE suspects that cash, rather than continuity, was uppermost in the minds of the impoverished Charlton Athletic directors when they decided last July, after the resignation of Lenzie Lawrence, to appoint from within and give dual control of fortunes on the field to Alan Curishley and Steve Gritt.

They felt that if they could refine the playing style, making them a touch more direct (which they have done) and add a couple of new faces (which they did, in Garry Nelson and Steve Gitting from Brighton) they would be in with a chance. They have been proved not far wrong.

Indeed Charlton, who this time last season were second from bottom, could have gone top on Wednesday night, instead of drawing. Not bad for a club living on the breadline and forced to pack up and move home yet again, from Selhurst Park to Upton Park.

But then, surviving in adversity has been the order of the day with the Valiants, ever since Lawrence yanked them up into the first division in 1986 and maintained a balancing act there for four

years. Eventually, the club sold one player too many and Charlton returned from whence they had come.

The sorcerer's apprentices have carried on the good work and Lawrence told them as much in person this week when Curishley and Gritt travelled to Middlesbrough to watch Lawrence's new charges take on Barnsley. "He told us that those people who ridiculed our appointment now had egg on their faces," Curishley said.

The pair, however, had not gone to praise Lawrence but to plot his downfall. Charlton play the second division leaders at Ayrone Park on November 16. They have learnt well from their master the importance of thorough preparation. All responsibilities are shared, including the drive to and from Middlesbrough. "If we have any disagreements we talk it through and, hopefully, come to an amicable solution," Gritt said.

It was their shared belief that Charlton did not score as many goals as they ought, in

particular one Carl Leaburn, whose paucity in that respect was legendary. "He got it into his mind, while he was playing under Lennie, that he was basically in the team just to flick things on for other players," Gritt said. "We've encouraged him to use his height and strength in the box and he's our joint leading scorer with six goals already."

Lawrence would be the first to admit that Curishley and Gritt have extracted more from the players this season than he could have done. After nine years at the same club the motivation factor begins to wear thin and the continuing saga of the club's problematical return to the Valley was distracting him.

The difference between Steve and I and Lennie is that Lennie was wrapped up in the Valley whereas we've divorced ourselves from it," Curishley said.

They realise that the true test of their quality will come in the face of adversity - not that they have not been sufficiently schooled in that over the years at Charlton.

MATCH-BY-MATCH GUIDE TO THE FIRST DIVISION

Arsenal v West Ham
Bould's possible first appearance of the season enables Arsenal to consider allowing Adams to have his groin operation sooner rather than later. Arsenal's wealth of forward talent also means that Campbell can afford to rest his knee injury a while longer in readiness for the European Cup return against Wolves. West Ham have promised to be positive.

Coventry v Chelsea
Coventry's repeat victory over Arsenal on Wednesday will have banished all memory of their previous four consecutive defeats. Chelsea, who are in the top two, are disappointed ones if Coventry are to return from suspension. Chelsea should be strengthened by Albert's return from suspension.

Liverpool v C Palace
Crystal Palace must force their chances after what Port Vale achieved at Anfield in midweek.

Luton v Everton
Consistency of the right kind remains Everton's prime objective. Their 4-1 win against Wolverhampton Wanderers in midweek followed two consecutive defeats which, in turn, followed three consecutive victories. Jackson, who led in midweek, returns to face his former club and Steady is similarly available for selection after injury. Kamara makes his debut for Luton.

Man Utd v Sheff Utd
The danger for those Manchester United players fit enough to play is that they might over-rely after their recently demanding fixture programme. They have nine players under treatment and Hughes is suspended. Robson is definitely out with a hamstring injury but two could be fit. Sheffield are unchanged despite sipping back into their bad old ways in the home defeat by West Ham.

Norwich v Nottm Forest
Tiler, who was dropped in midweek by Forest after being sent off against Southampton last week for a "professional" foul, is back in the fold but Clough continues to be sorely missed.

Notts Co v Oldham
Last season's promoted clubs are still struggling to come to terms with life in the first division. Oldham have beaten one first division side in their last 10 games. County one in their last nine. Marshall and Henry have been passed fit. Geddy covers for him in midfield and Bergeson is drafted into the defence.

Southampton v Man City
Southampton will be on a high after last Saturday's win at Nottingham Forest and the move away from Plough Lane on Wednesday. Their only concern is Gray's hamstring strain. Home stands by. Changes were expected in the City side after a draw goalless draw against QPR but the cup-ties have a chance to atone.

Wimbledon v Leeds
Gone are the days when an away game against Wimbledon was viewed with trepidation. This move away from Plough Lane is only partly responsible. Peter Withe, who has had four games in charge, has yet to see his team win. Fitzgerald (hamstring), Blackwell (groin) and Joseph (hamstring) are injured. Batty must spend a further 24 hours in hospital for treatment to an infected foot and another 24 hours in hospital for a foot infection.

Sheff Wed v Tottenham
Tottenham's superior away form has been tested. Wednesday are unbeaten at home in nine matches. They are struggling, though, to get Pearson and Warhurst, their central defenders, fit. Tottenham may suffer for the first time this season because of injury. Geddy covers for him in midfield and Bergeson is drafted into the defence.

forward, may have to deputise for Yates (foot) and Short (nose). Ricketts may return after a three-match absence with a back injury.

QPR v Aston Villa
Rangers' season is finally coming together. Pearce is expected to make a timely debut against Villa. Villa are expected to resume for Villa, though QPR will start after scoring in the last two games. McLaughlin, who was on loan, has returned to Southampton.

Sheff Wed v Tottenham
Tottenham's superior away form has been tested. Wednesday are unbeaten at home in nine matches. They are struggling, though, to get Pearson and Warhurst, their central defenders, fit. Tottenham may suffer for the first time this season because of injury. Geddy covers for him in midfield and Bergeson is drafted into the defence.

TENNIS

Durie made to look good as Smith crumbles

By ANDREW LONGMORE, TENNIS CORRESPONDENT

JO DURIE might be a winnow in international seas these days, but she remains a hot fish in home waters. The very sight of the British No. 1 beating down on the net sent waves of fear through Samantha Smith, her quarter-final opponent yesterday in the Volkswagen National championships. Smith won four of the first five games and only three more in the match as Durie went on to win 7-5, 6-2.

By the end of a desperately poor match, Smith was playing like one of the second-finale in the service section and making her claim that she should be in the top 100 by now seem like pure fantasy. "I didn't have a lot of chances when Jo began hitting the ball well," Smith said.

Durie contrived to drop two match points on the way to her sixth final where, for the second year in succession, she will meet Sara Gomer.

Gomer simply overpowered Monique Javer, who melted away when the heat was applied late in the first set, losing eight straight games from 5-5 in the first set. "I am trying to relax and enjoy my tennis more these days," the No. 2 said.

Now all she has to do is cast off the inferiority complex she suffers against Durie and she could win her first national title. But her statement that her return is "the one thing she has to cling on to" if she is to reverse a run of four defeats by Durie in the nationals is hardly a sign of

overwhelming confidence. Durie, aged 31, has come way to go before she can match Virginia Wade, who reached the final of the nationals at the age of 40, six years ago. But, Gomer, apart, such is the shortage of competition in the women's ranks at the moment, she will probably be happy to collect her pension long before she hops off the domestic gray train.

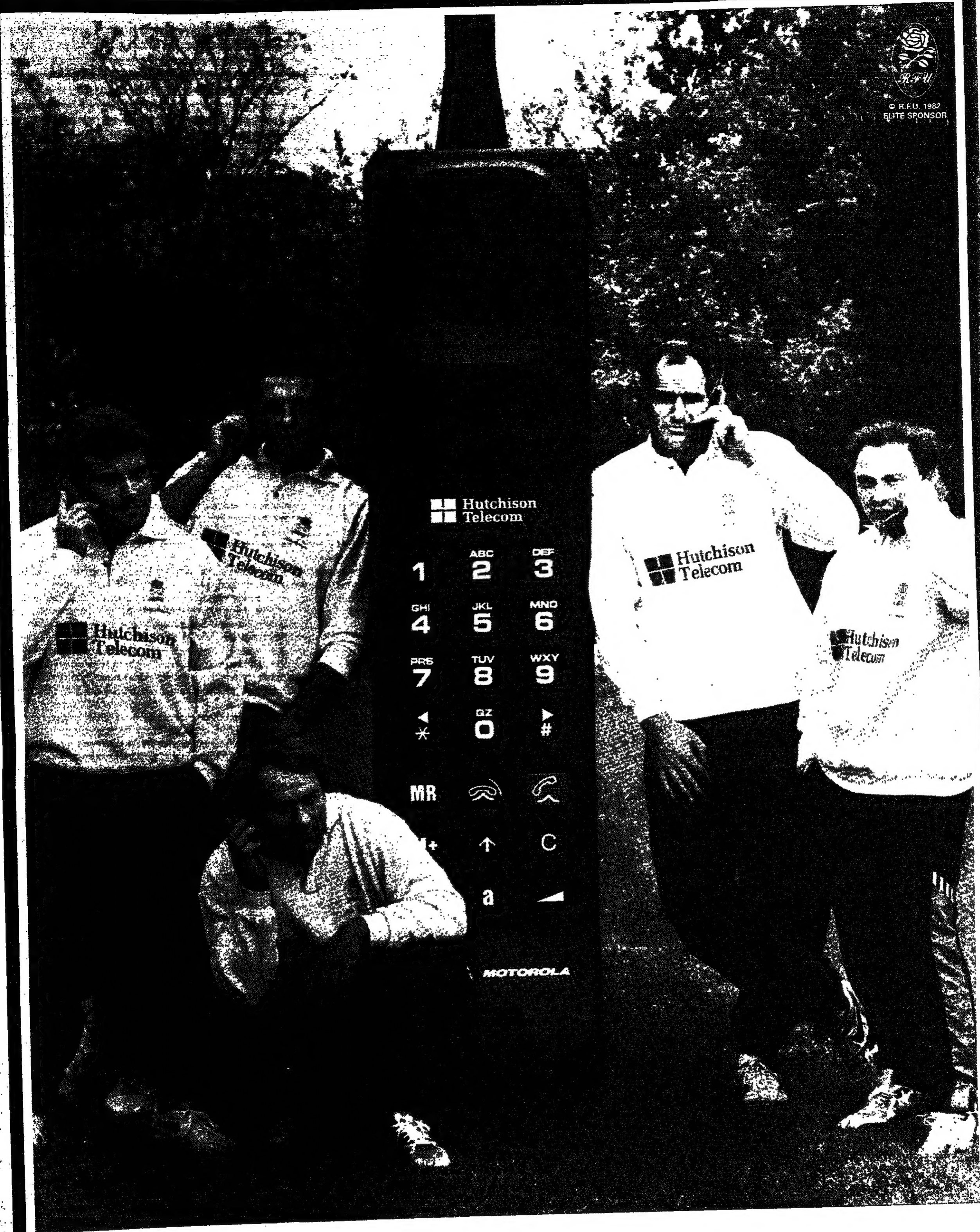
Another £9,000 beckons for the winner of the singles today, making the nationals a tidy little earner for the British No. 1.

After a tough three-set win over Chris Bailey, this could be the most profitable week in the career of Mark Fudge too.

It will certainly be so for Andrew Townsend, 19, who showed glimpses of promise as a junior, notably in winning the junior title at Queen's last year, but seemed to be heading for oblivion when a change from tennis to basketball and a backhand gave him a new lease of life.

He is in good company. Pete Sampras and Stefan Edberg both made the same adjustment.

RESULTS: Men's singles: Chris Bailey (Aberdeen) beat Mark Fudge (Glasgow) 6-3, 6-4, 6-2; 2nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 3rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 4th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 5th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 6th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 7th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 8th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 9th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 10th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 11th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 12th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 13th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 14th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 15th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 16th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 17th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 18th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 19th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 20th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 21st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 22nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 23rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 24th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 25th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 26th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 27th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 28th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 29th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 30th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 31st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 32nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 33rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 34th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 35th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 36th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 37th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 38th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 39th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 40th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 41st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 42nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 43rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 44th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 45th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 46th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 47th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 48th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 49th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 50th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 51st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 52nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 53rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 54th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 55th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 56th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 57th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 58th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 59th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 60th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 61st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 62nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 63rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 64th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 65th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 66th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 67th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 68th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 69th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 70th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 71st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 72nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 73rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 74th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 75th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 76th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 77th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 78th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 79th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 80th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 81st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 82nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 83rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 84th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 85th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 86th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 87th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 88th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 89th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 90th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 91st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 92nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 93rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 94th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 95th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 96th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 97th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 98th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 99th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 100th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 101st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 102nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 103rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 104th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 105th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 106th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 107th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 108th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 109th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 110th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 111th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 112th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 113th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 114th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 115th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 116th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 117th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 118th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 119th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 120th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 121st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 122nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 123rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 124th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 125th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 126th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 127th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 128th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 129th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 130th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 131st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 132nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 133rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 134th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 135th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 136th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 137th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 138th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 139th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 140th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 141st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 142nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 143rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 144th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 145th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 146th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 147th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 148th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 149th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 150th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 151st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 152nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 153rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 154th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 155th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 156th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 157th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 158th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 159th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 160th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 161st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 162nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 163rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 164th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 165th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 166th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 167th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 168th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 169th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 170th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 171st round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 172nd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 173rd round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 174th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 175th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 176th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-2; 177th round: C Bailey (Aberdeen) beat M Fudge (Glasgow) 6-3, 6-4, 6-



BIG IN THE FIELD OF COMMUNICATION.

International experience and major investment have made Hutchison Telecom one of the biggest players in the UK cellular phone market.

Big on choice. Big on value.



OFFICIAL SUPPORTER
ENGLAND RUGBY TEAM

Big on product innovation. And above all, big on customer service.

However, you don't have to be big to discover how cellular communications can help your business.

Simply phone us now on 0800 44 42 52.

You'll find it's a winning move.

**Hutchison
Telecom**

Proud to be official supporters of the England Rugby Team.

9

EWS 11

3

rrage
es

K

ted serious dam-
Baroque and
buildings of the
hells from both
over towers.
the town's mas-
with only yards

boomed around
brovnik's main
rumble echoed
on shafts mix-
ing cacophony
s of sick and
ies who are
the hospital's
shelter when-
aris.

e had to come
ubators," said
vic, pointing at
live premature
ween one and
lled and sou-
y an hour after
own from the
Sick infants
quintet of
ther baby and
ldren. Before
Srdjan, aged
ill and cried.
ot try to hide
te sound of

Dwyer warns of the challenges which lie ahead as the Rugby World Cup reaches its climax today at Twickenham

Time for the officials to catch up with the game

By DAVID MILLER

THE game is going to the dogs. The Rugby World Cup final is the pits. I am assured of this by one of our readers, who regularly writes to tell me so, asserting that he forecast the World Cup would be the beginning of the end: that the game has not been the same since the introduction of leagues and the termination of the era of officers and gentlemen. The view is not isolated. Furthermore, our correspondent adds, if somewhat contemptuously, what would any writer know who was brought up on the round-ball game? It has therefore been greatly reassuring to discover that Bob Dwyer, the benign Australian coach with a crinkled smile and a liberal, democratic perspective, has similar views to mine on a sport that is never going to be the same again. Positive views.

It always seemed to me in my youth, when training alongside rugby internationals, that all but a handful of talented players, such as Mulligan or Brace, performed at a relatively low technical standard because the game was exclusive. The World Cup has irrevocably opened it to a new world.

Dwyer is well aware that, confronted by the real world, rugby union faces the prospect of technical improvement and simultaneous corruption. He believes the former can be achieved without the latter.

"The World Cup has



brought a more professional approach from all teams," Dwyer said. "The only team that has not improved is New Zealand, because they got it right last time. By 1988, it was clear that the second World Cup was going to be nothing like the first, that it would be the biggest global sporting event of the year."

"Improvement in preparation and training has brought improvement in pace and strength, and this will carry the rest of the game along with it, down the line. I am astonished looking at our players in the swimming pool. They look like athletes. That was not always the case!"

Nigel Gibbs, an England full back in the Fifties, was my house tutor. He was a charming, part-time sportsman. Several of the school football team would have run the legs off him on the cross-country course. The Rugby Football Union tried to ban him from playing a football match the week before playing at Murrayfield. He told them where to go. I was baffled by rugby's false legal airs.

Dwyer, for many years a

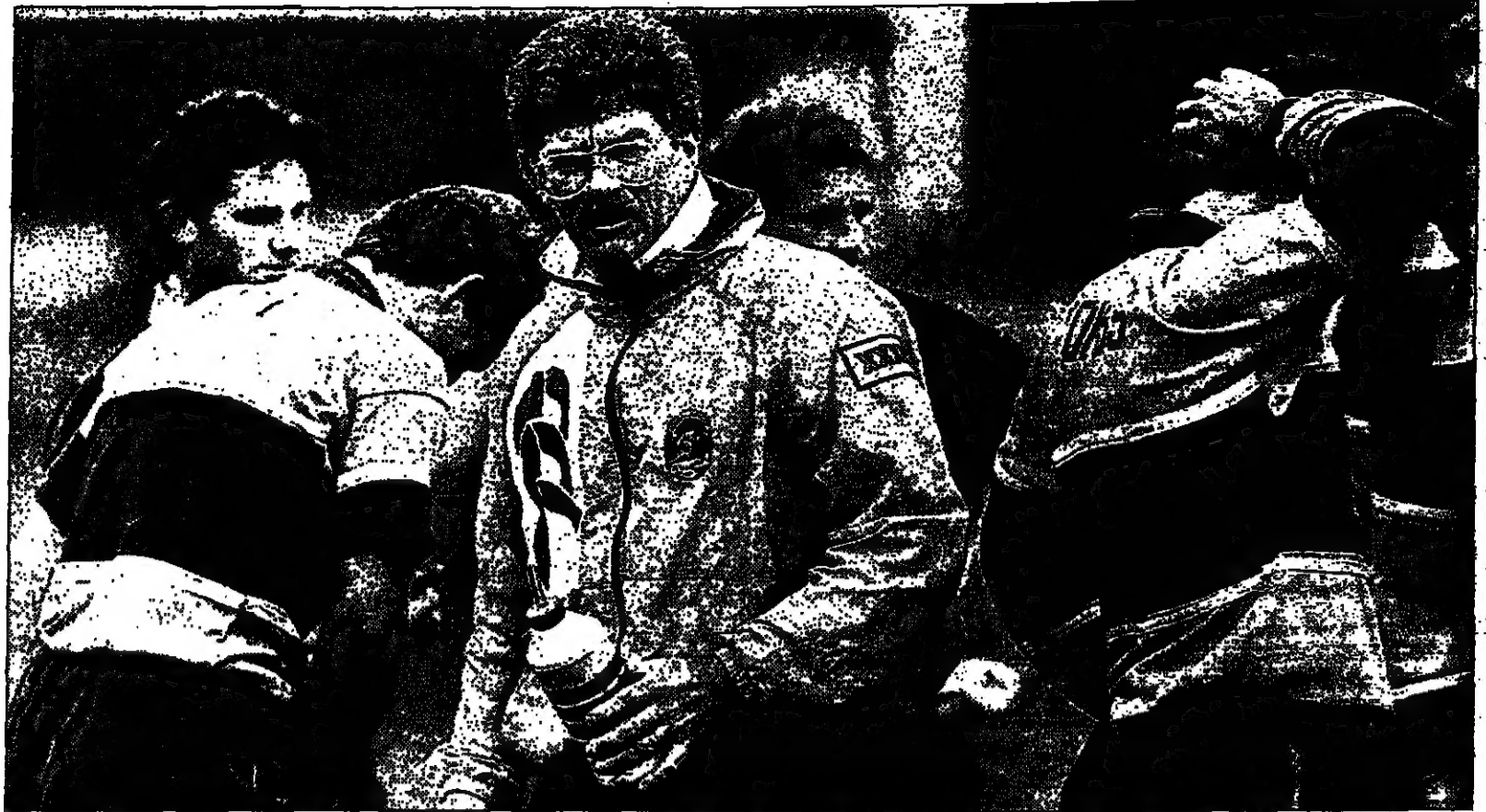
flanker with the prominent Randwick club in Sydney, considers that rugby union's exclusive attitude was unnecessarily restrictive. "If this was such a fantastic, wonderful game, where were the missionaries?" he asks. "If we have a sport that upholds all that man supposedly aspires to, why not spread it around?"

"Maybe the International Rugby Football Board (IRFB) was afraid of losing control, which seems very selfish. The World Cup is a huge step forward, a world forum for public focus, that will increase numbers and standards."

Dwyer questions whether the World Cup will accentuate negative trends. "It didn't take the World Cup to produce negative rugby," he said. "Remember some of the series when you could touch-kick on the full, when it was a matter of whether New Zealand half backs could control it or the Springbok back row would smash everyone to smithereens."

There is nothing evil in England's style, Dwyer says, and he enjoys the technical perfection of their pack and Andrew's kicking skills.

He admits that the technical and commercial advance in the game carries the risk of corrupting the players, but is optimistic about the outcome if the governing bodies act now. "Corruption of the spirit is not a necessary consequence of money," Dwyer said. "An open structure, as in cricket, is as suitable for rugby, and



Looking ahead: Dwyer believes the administrators must change their thinking to harness the explosion of interest caused by the World Cup

ordinary clubs would not suffer. What is needed is an administration that does not stifle development yet maintains the code. That's a difficult role.

"We cannot have a situa-

tion in which countries skim over excesses on the field because they want players for the next match. Action the first time is difficult. I would swallow hard the first time, but think I could do it.

Contemporary society, Dwyer reflects, respects high-profile professionals more than amateurs, who no longer have their privileged position. Rugby has to protect its ethics, as does professional golf, with

a rigid moral code. "The IRFB does not understand why it is there," he said. "We need people with more courage. A senate. If the IRFB can't do the job, we should find an alternative."

OFFICIALS



Bevan: today's referee

W. Derek BEVAN
Referee
(Swansea) Born August 3, 1947. 5ft 10in; 12st 4lb. Played as flanker with Vardre, West Wales. Elected to officiate in 13 internationals since 1965, including two earlier matches in this World Cup.
David J BISHOP
Touch judge
(Taanui, New Zealand) Born September 13, 1949. 5ft 9in; 11st 10lb. Played as flanker. Accounting coordinator. Officiated in 17 internationals since 1966.
Keith H LAWRENCE
Touch judge
(Tauranga, New Zealand) Born September 16, 1944. 5ft 7in; 11st 7lb. Played as hooker. Special educationist. Officiated in 12 internationals since 1965.

ENGLAND WHO'S WHO

Jonathan Mark WEBB
(Bath)
Full back. Born: August 24, 1963. Birmingham. 5ft 2in; 13st 9lb. Educated: RGS Newcastle and Bristol University. Surgeon. 22 caps. Married to Amanda, one child.

Simon John HALLIDAY
(Harlequins)
Wing. Born: July 13, 1960. Haverfordwest. 6ft; 14st. Educated: Downside and Oxford University. Stockbroker. 18 caps. Married to Suzanne, one child.

William David Charles CARLING
(Harlequins)
Centre. Born: December 12, 1965. Bradford-on-Avon. 5ft 11in; 13st 10lb. Educated: Sedburgh and Durham University. Independent retail marketing consultant. 31 caps.

Jeremy Clayton GUSCOTT
(Bath)
Centre. Born: July 7, 1965. Bath. 5ft 11in; 13st 3lb. Educated: Ralph Allen CS, Bath. Public relations officer. 17 caps. 2 Lions appearances. Married to Jayne.

Rory UNDERWOOD
(Leicester)
Wing. Born: June 19, 1963. Middlesbrough. 5ft 9in; 13st 10lb. Educated: Barnard Castle School. Flight lieutenant RAF. 50 caps, 3 Lions appearances. Married to Wendy, one child.

Christopher Robert ANDREW
(Wasps)
Stand-off half. Born: December 18, 1963. Richmond (York). 5ft 9in; 12st 3lb. Educated: Barnard Castle School and Cambridge University. Chartered surveyor. 43 caps, 2 Lions appearances. Married to Sara, one child.

Richard John HILL
(Bath)
Scrum half. Born: May 5, 1961. Birmingham. 5ft 7in; 12st 3lb. Educated: Bishop Wordsworth GS, Salisbury and Exeter University. Financial consultant. 28 caps. Married to Karen, two children.

Jason LEONARD
(Harlequins)
Loose-head prop. Born: August 14, 1966. Barking. 5ft 10in; 16st 8lb. Educated: Weymouth CS, Chislehurst Heath. Self-employed carpenter. 14 caps.

Brian Christopher MOORE
(Harlequins)
Hooker. Born: January 11, 1962. Birmingham. 5ft 9in; 14st 2lb. Educated: Cusack and Porter HS, Halifax and Nottingham University. Corporate financier. 35 caps, 3 Lions appearances.

Jeffrey Alan PROBYN
(Askeans)
Tight-head prop. Born: April 27, 1966. London. 5ft 10in; 15st 7lb. Educated: London Nautical School. Company director. 28 caps. Married to Jenny, three children.

Michael Gordon SKINNER
(Harlequins)
Flanker. Born: November 26, 1960. Newcastle. 6ft 4in; 18st 6lb. Educated: Walsby GS, Throckley. Computer consultant. 16 caps.

Paul John ACKFORD
(Harlequins)
Lock. Born: February 28, 1968. Haverfordwest. 6ft 6in; 17st 10lb. Educated: Plymouth College and Cambridge University. Police inspector. 21 caps, 3 Lions appearances. Married to Susan.

Wade Anthony DOOLEY
(Preston Grasshoppers)
Lock. Born: October 2, 1967. Warrington. 5ft 9in; 17st 10lb. Educated: Beaumont Secondary Technical School, Warrington. Police officer. 45 caps, 2 Lions appearances. Married to Sharon, one child.

Peter James WINTERBOTTOM
(Harlequins)
Flanker. Born: May 31, 1960. Leeds. 5ft 10in; 14st 10lb. Educated: Russell and Seale HS, Devon. Export dealer. 47 caps, 4 Lions appearances.

Michael Clive TEAGUE
(Gloucester)
No. 8. Born: October 8, 1959. Gloucester. 6ft 3in; 16st 4lb. Educated: Churchdown School, Gloucester. Self-employed builder. 21 caps, 2 Lions appearances. Married to Lorraine, one child.



Guscott: eighth cap

Martin Clive ROEBUCK
(Eastwood)
Full back. Born: January 10, 1965. Liphook. 5ft 9in; 12st 8lb. Educated: St Stanislaus College and Cumberland College. Physiotherapist. 9 caps. Married to Sue.

Robert Henry EGERTON
(Sydney University)
Wing. Born: March 5, 1963. Papua New Guinea. 5ft 9in; 11st 12lb. Educated: Mount College, Canberra. Sydney University and Oxford University. Rugby development officer. 8 caps. Married to Julie.

Jason Sydney LITTLE
(Southern Districts)
Centre. Born: August 26, 1970. Dalry. 5ft 11in; 14st. Educated: Toowoomba GS and Queensland University of Technology. Student. 14 caps.

Timothy James HORAN
(Southern Districts)
Centre. Born: May 15, 1970. Parramatta. 5ft 11in; 13st 5lb. Educated: Downlands College, Toowoomba. Promotions officer. 16 caps.

David Ian CAMPESE
(Randwick)
Wing. Born: November 21, 1962. Queensland. 5ft 10in; 13st 5lb. Educated: Queensland State School. Public relations executive. 6 caps.

Michael Patrick LYNAGH
(Queensland University)
Stand-off half. Born: October 25, 1963. Brisbane. 5ft 10in; 12st 7lb. Educated: St Joseph's, Gregory Terrace and Queensland University. State manager. 52 caps.

Nicholas Campbell FAIR-JONES
(Sydney University)
Scrum half. Born: April 18, 1962. Sydney. 5ft 10in; 13st 3lb. Educated: Newington College and Sydney University. Solicitor. 52 caps. Married to Angela, one child.

Anthony John DALY
(Eastern Suburbs)
Loose-head prop. Born: March 7, 1966. West Pymble. 5ft 10in; 16st 13lb. Educated: St Joseph's College, Hunters Hill. Rugby development officer. 18 caps.

Philip Nicholas KEARNS
(Randwick)
Hooker. Born: July 27, 1967. Sydney. 5ft 11in; 16st 13lb. Educated: Newington College and University of NSW. Marketing and promotions executive. 18 caps.

Erven James Andrew MCKENZIE
(Randwick)
Tight-head prop. Born: June 21, 1965. Melbourne. 5ft 11in; 17st 4lb. Educated: Scots College, Melbourne and Sydney University. Town planner. 15 caps.

Simon Paul POIDEVIN
(Randwick)
Flanker. Born: September 31, 1968. Goulburn. 5ft 2in; 15st 4lb. Educated: St Patrick's College, Goulburn and University of NSW. Stockbroker. 58 caps.

Roderick James MCCALL
(Brothers)
Lock. Born: September 20, 1963. Brisbane. 6ft 6in; 17st 4lb. Educated: St Columba's College, Brisbane. Sales manager. 17 caps. Married to Lorelle.

John Anthony EALES
(Brothers)
Lock. Born: June 27, 1970. Brisbane. 5ft 7in; 16st 12lb. Educated: Marist Brothers College, Ashgrove and Queensland University. Student. 9 caps.

Villame (Willy) OFAHENGAUE
(Manly)
Flanker. Born: May 3, 1968. Tonga. 6ft 3in; 17st 4lb. Educated: Jougou College, Tonga and Sackton HS, New Zealand. Fire driver. 11 caps.

Troy COKER
(Western Districts)
No. 8. Born: May 30, 1963. Brisbane. 5ft 9in; 16st 1lb. Educated: St Paul's College, Brisbane and Oxford University. Property consultant. 8 caps.



Horan: at centre

ENGLAND and Australia have met 17 times in internationals since they first met at Twickenham in 1900, when Australia won 9-5. Australia lead the series 11-6, having won all seven matches played in Australia and four in England.

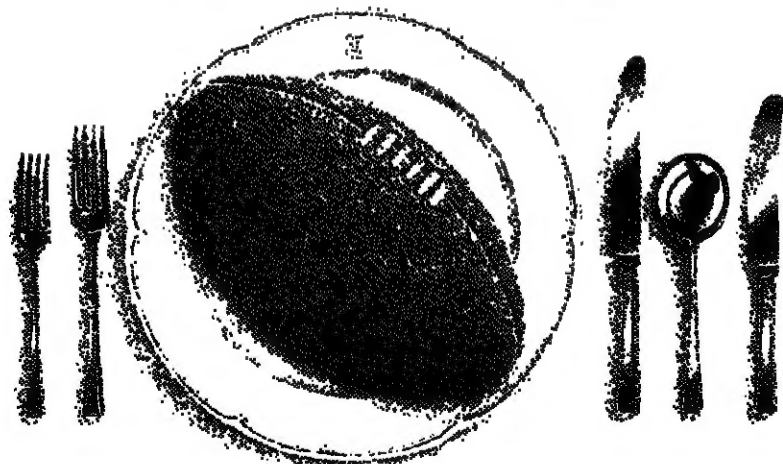
The most recent encounter was last July, when Australia won 40-15 with a performance widely felt to be among their best against any country. Willie O'Flahengaue scored two tries, as did Carpenne. Lynagh was successful with three kicks at goal. It was only the second time England had conceded 40 points in their 17 matches.

Their last meeting at Twickenham was in 1988, when England won 26-19 in Willie Carpenne's first match as captain. Underwood scored two tries, Halliday one and Webb kicked 12 points.

Australia have won all five of their matches in the World Cup, scoring 16 tries (Carpenne 5, Horan 4) and 114 points, while conceding 49. England have won all three of their matches in the World Cup, scoring 11 tries (Underwood 4, Guscott 2, Carling 2) and 123 points while conceding 49 points in their 17 matches.

Results of the 17 international matches: 1900 (Twickenham): England 9, Australia 5; 1903 (Twickenham): England 18, Australia 11; 1948 (Twickenham): England 10, Australia 3; 1953 (Twickenham): England 13, Australia 9; 1967 (Twickenham): England 11, Australia 23; 1970 (Twickenham): England 20, Australia 3; 1975 (Sydney): Australia 16, England 9; 1975 (Brisbane): Australia 30, England 21; 1978 (Twickenham): England 23, Australia 6; 1982 (Twickenham): England 15, Australia 11; 1984 (Twickenham): England 3, Australia 19; 1987 (Sydney): Australia 19, England 6; 1988 (Brisbane): Australia 22, England 18; 1989 (Sydney): Australia 28, England 6; 1989 (Twickenham): England 28, Australia 19; 1991 (Sydney): Australia 40, England 15.

No matter whose name goes on the cup, ours will be on the plate tonight.



Tonight the Royal Lancaster Hotel hosts the closing dinner for the Rugby World Cup 1991.

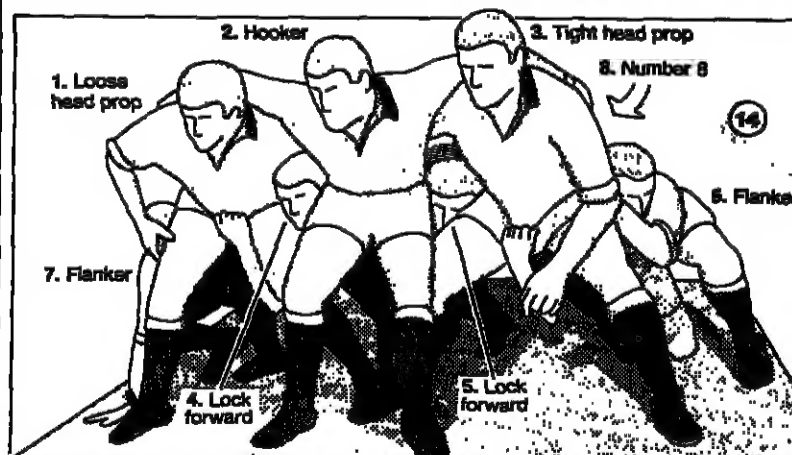
Alongside this afternoon's winners there'll be players and officials from all 16 countries who took part in the tournament.

And no matter whether they're from the other side of the world or just down the road, we're confident they'll agree, for the big occasion there's no match for our service anywhere.

For details of banqueting and conference facilities at the Royal Lancaster please call the Sales Department on 071 262 6737 or write to: Royal Lancaster Hotel, Lancaster Terrace, London W2 2TY.



WHAT'S WHAT IN THE WORLD OF THE OVAL BALL



THE SCRUM
1. Loose head prop
2. Hooker
3. Tight head prop
4. Lock forward
5. Lock forward
6. Flanker
7. Flanker
8. Number 8

A TYPICAL LINE-UP OF THE BACKS
9. Scrum half
10. Stand-off half
11. Left wing three-quarter
12. Left centre three-quarter
13. Right centre three-quarter
14. Right wing three-quarter
15. Full-back

WHAT chance has a game of capturing the attention of the multitude when its guiding premise is that to make progress a player has to throw the ball backwards? Good, if estimates prove correct. That two billion people will have watched the Rugby World Cup on television by the end of today's final at Twickenham - even though many may not have understood much of what was going on (Bryan Stiles writes).

The following guide is for those who find it difficult to follow the intricacies of the game.

FORMATION: Each team fields 15 players, divided into seven backs and eight forwards.

THE FORWARDS: Rugby prides itself on being able to offer a

place to anyone, no matter his physical attributes. A short, squat, round-shaped player with a thick neck is welcomed as a prop or hooker, and they form the front row of a scrum (see graphic above). A player has to stand tall (6ft 3in plus) if he wants to become a lock and play in the second row, where strength and height are important. It is advisable to be over 6ft and fast if your aim is to become a flanker, or No. 6, who help form the back row.

THE BACKS: This section is subdivided into scrum half (who forms the link with the forwards), stand-off half, who often dictates the tactics on instruction from his captain, four three-quarters, who are broken down into two centres and two wings, plus a full back, who

is the last line of defence.

SCORING: In rugby the scores are recorded in points (see: four for a try, which attracts two additional points if converted (by kicking the ball off the ground through the posts) and five for a drop goal, and three for a penalty or dropped goal).

TRY: A try is scored when the ball, an awkwardly-bouncing, sometimes-cantankerous oval object, is carried over an opponent's goal line and grounded.

INFRINGEMENTS: The referee can award scrums, free kicks and/or penalties for technical infringements (like passing the ball forward), free kicks for more serious infringements, and penalties for foul play. A penalty allows a team to keep the ball.

THE SCRUM: This is awarded for a minor offence. It often resembles an unco-ordinated mass of steaming bodies pushing and shoving against the opposition, but it requires finely-tuned technique from the eight players, who each have a specific function.

MAUL: This occurs when a player gains possession and is surrounded by his own players who push him forward, keeping the ball in their hands.

RUCK: Similar to a maul, but here the ball is on the ground.

LINEOUT: When a player kicks the ball out of play over the touchline, a lineout is awarded to the opposition, with the two sets of forwards forming opening lines to keep and gain possession.

TERMS: At a scrum: Loose-head prop: plays in the front row, with his head on the outside when the scrum is interlocked. Hooker: in the middle of the front row with the back of his head to the back of the scrum. Tight-head prop: third man in the front row, with his head placed slightly between the heads of the loose-head prop and hooker. Locks: usually the largest players on the field, who are regarded as the powerhouse of the scrum, playing in the second row. Blind-side flanker: clings to the side of the scrum nearest the touchline, so often has a narrow section of field in which to operate. Open-side flanker: on the side of the scrum where the open field is widest. No. 8: binds the scrum together from the back.

TELEVISION: TODAY: ITV: 1.55-4.55pm. Live coverage of the final highlights. 11.05pm-12.0. Screensport: 10.11am: Highlights of the third place play-off between Scotland and New Zealand 2.0-4.15pm. Live coverage of the final 9.30-10.30pm. Final highlights.

TOMORROW: ITV: 2.15-3pm. Rugby World Cup review. Screensport: 2.30pm: Highlights of the third place play-off 3.45pm. Final highlights. 2.30pm: Final highlights.

RESULTS AND SCORERS

Pool 1	P	W	D	L	F	A	Pts
N Zealand	3	3	0	0	95	39	
England	3	2	0	1	85	33	7
Italy	3	1	0	2	57	76	5
US	3	0	3	3	24	113	3

RESULTS: England 12, New Zealand 19; 30. United States 9, New Zealand 46; United States 6, England 36; Italy 6, England 37; United States 9, New Zealand 31; Italy 21.

Pool 3	P	W	D	L	F	A	Pts
Australia	3	3	0	0	79	25	9
W Samoa	3	2	0	1	54	34	7
Wales	3	1	0	2	32	61	5
Argentina	3	0	0	3	38	83	3

RESULTS: Australia 32, Argentina 19; Wales 13, Western Samoa 16; Australia 9, Western Samoa 3; Wales 16, Argentina 7; Wales 3, Australia 38; Argentina 12, Western Samoa 35.

Pool 2	P	W	D	L	F	A	Pts
Scotland	3	3	0	0	122	36	9
Ireland	3	2	0	1	102	51	7
Japan	3	1	0	2	77	87	5
Zimbabwe	3	0	0	3	31	158	3

RESULTS: Scotland 47, Japan 9; Ireland 55, Zimbabwe 11; Ireland 32, Japan 18; Scotland 51, Zimbabwe 12; Scotland 24, Ireland 15; Zimbabwe 8, Japan 52.

Pool 4	P	W	D	L	F	A	Pts
France	3	3	0	0	82	25	9
Canada	3	2	0	1	45	33	7
Romania	3	1	0	2	31	64	5
Fiji	3	0	0	3	27	63	3

RESULTS: France 30, Romania 3; Canada 13, France 33; Fiji 9, Canada 19; France 19, Canada 13.

FIXTURE

FINAL: Today: England v Australia (at Twickenham, 2.30pm)

DETAILS
LEADING SCORERS: Tries: 6: D Carpenne (Aus); J-S Lalond (Fr); 4: T Horan (Aus); 3: Robinson (Fr); 1: Tuckalo (Scott); R Underwood (Eng); 1: Wright (NZ); 24: D Carpenne (Aus); J-S Lalond (Fr); G Hines (Can).

FAIR PLAY: The winners of the Heinz law play award will be selected by the referee assessors, who may take into account incidents not punished by a

GOLF

Ballesteros stays in the groove to spearhead Spain

FROM MITCHELL PLATT, GOLF CORRESPONDENT, ROME

SEVERIANO Ballesteros yesterday stayed very much in the groove with a second round of 69 here on the Le Querce course and helped Spain to capture the halfway lead in the World Cup of Golf.

Spain, for whom José Rivero also scored 69, have a total of 279, nine under par, and a three-stroke lead over Germany, the defending champions. England, the first-round leaders, faltered, with both Nick Faldo and Steven Richardson scoring 73, but they held third on 283, two strokes in front of Scotland.

Ballesteros has achieved much since in 1976, at the age of 19, he helped Spain to win the competition in Palm Springs, California. He was also in the team which successfully defended the title in 1977 but he had not played again until this week.

His return is not only a fillip for the competition, sponsored by Philip Morris, but is creating additional interest in the sport in Italy. Ballesteros is playing well, putting well and enjoying himself. He is as relaxed as I have seen him and his attitude is such that it is difficult to see him faltering.

The perennial problem with the World Cup is getting the players round the course in reasonable time and yesterday they were out for six hours. That alone is sufficient to examine their concentration.

Ballesteros and Rivero, however, took it in their stride, gathering nine birdies between them, compared with the two that Faldo and Richardson managed.

There is little question that the undulating greens make scoring difficult here, Ballesteros said it is imper-

ative to have an uphill putt but that in trying to finish below the hole it is inevitable that, on occasions, the ball will come up too short.

This was hardly the case at the 18th. Ballesteros, who began the day with a six, was determined to finish with a flourish. He stood on the fairway, 250 yards from the green, pulled out a driver and hit the ball to seven feet from the hole. The putt for an eagle failed to drop but it mattered not.

"I think it proves the old man still has the power," Ballesteros said with a grin. "It is always a tough shot to hit the driver from the fairway but I have hit a few better shots than this season."

That might be the case but what would Scotland have given to finish like the Spaniards. Colin Montgomerie and Sam Torrance had the lead after 11 holes but lost their way on the closing stretch, culminating with dropping three shots at the 17th.

Meanwhile, Ballesteros holds the individual lead with a score of 137, although Bernhard Langer, with a 69 yesterday, is only one stroke behind. Ian Woosnam is one stroke further back, also after a 69. Woosnam adjusted his address when putting, raising his hands and he holed out well. He had five birdies, including one at the 18th where he came out of a bunker to seven feet and coaxed the ball in.

CYCLING

Young can seize chance

WITH David Baker out of competition through illness until the new year, his National Trophy title is up for grabs, starting tomorrow, in the Smithoff International challenge at Harlow (Peter Bryan writes). The competition is a three-race affair, with the second race at Wolverhampton, on November 24, and the third at Bingley on February 16.

The absence of Baker could open the door for the national

champion, Chris Young, who has spent this year unsuccessfully looking for a main sponsor. Young has finished runner-up on three occasions. He is joined by 10 other British cyclists in the event, sponsored by the five-times winner and second to the last year, David Barrie Clark.

Roger Hammond, the outstanding British junior, heads the overall race but it is

doubtful he can repeat his victory last year. Hammond, who is still at school, tore a thigh muscle playing football and training has had to be low-key during the last fortnight.

After leading the 825-mile Rapport Tour in South Africa for the first seven days, John Chadesworth, of Britain, starts the fourteenth and final stage today five minutes behind the overall leader, Mark Benicio, of South Africa, in sixth place.



Family portrait: Liz McColgan, in New York for the marathon, with daughter, Ellish, and husband, Peter

McColgan seeks leading role

FROM DAVID POWELL, ATHLETICS CORRESPONDENT IN NEW YORK

A YEAR ago, the big event in which McColgan was about to participate was the birth of her first child. Now it is the New York City marathon, her debut at the distance. A lot has happened in a year: a bonny baby, a bronze medal in the world cross-country championships, a Commonwealth record at 10,000 metres, and, finally, the only individual gold medal won by a British athlete at the world championships in Tokyo.

She has time, before Ellish's first birthday party, to spread her reputation. Tomorrow, McColgan plays a prominent role here in one of those rare occasions when a big-city marathon presents a women's race which is more interesting than the men's.

If as Dr Craig Sharp said, "pregnancy is an anabolic event" and carries with it the additional benefit to the distance runner of increased blood volume, McColgan had an advantage over most of her rivals in Tokyo. Not so this time. Here we have a three-mum race. Joan Samuelson,

mother of two, and Lisa Ondieki, mother of one, are respectively the second and fourth fastest on record. McColgan could hardly have chosen a tougher debut. Ondieki, who produced a daughter one month before McColgan did, has run 2hr 23min 51sec and is claiming the best shape of her life. Samuelson is, you might say, enjoying a rebirth, having run 2hr 26min 54sec in Boston in April, her fastest for five years and reason enough for McColgan to say: "I am not going to fly out and try to run really fast." At her peak, Samuelson, who is on home ground, ran 2hr 21min 21sec. Furthermore the New York is slowish.

Victory, McColgan insisted, was all that mattered. "I am in better shape now than I was in the world championship. I am not out for the world record in my first one," she said. "I know I am in very good shape, whether it be 2:30, 2:28, or 2:21." 2:21 please note. The fastest run is Ingrid Kristiansen's 2hr 21min 06sec, the quickest by a Briton Veronique Marot's 2hr 25min 56sec. The least expected of McColgan is for her to devour

Marot's mark. By how much depends on how hard she is pushed. Her training sessions are like those of "the American guys" preparing for the Olympic trials. Carey Pinkowski, a Chicago race director, said: "Her training indicates 2hr 17min. She could revolutionise the sport."

Not yet, though. "I am looking forward to winning the race and not to putting myself off running another one," McColgan said. "I am only 27 years old and I am looking to run really fast times after the Olympics. That is when my thoughts will turn towards seriously being a marathon runner." Until then, the 10,000 metres in Barcelona. "I am not moving up until I feel I have done all I can at 10,000."

"One day I feel I can break 2hr 20min. I feel I can be the best distance runner and I am going to strive until I feel I have achieved that. What Ingrid and Grete (Waitz) did was a stepping stone for us, not barriers." McColgan's victory over 10,000 metres in Tokyo made little impression back home in Arbroath. "Nothing happened, no reception or any-

thing like that," she said. It was Yvonne Murray, a Tokyo failure, who had the best of the sponsorships going in Scotland. McColgan carried on regardless. Training in a blizzard 12 days after childbirth was good character building and it is difficult to believe that anything less than total effort tomorrow will satisfy her.

"Everyone says you are going to hit a brick wall and I want to see what the brick wall is like," McColgan said. And given that she has the head for the pounds and pence, pushing on against the clock if Ondieki and Samuelson are broken may be too much for her to resist.

For the first time, New York has the emphasis on finish-time bonus money, not prize-money. Sub 2hr 24min earns \$40,000, sub 2hr 24min takes \$50,000, while a win is worth only \$20,000. For a few dollars more, McColgan — who once lost her eligibility for US college competition because she accepted prize-money — may be tempted out of the comfort zone and consider the brick wall well worth a visit.

ATHLETICS

Coe earns a silver award as best man

SEBASTIAN Coe was honoured in New York on Thursday night as the best male runner of the last 25 years (David Powell writes). Coe set eight world records and won two Olympic 1,500 metres titles between 1979 and 1984, including an 800 metres record that has lasted ten years. Said Aouita was voted second, and Lasse Viren, third.

Coe scored 81 points to Aouita's 62 and Viren's 31 in a *Runner's World* poll of international experts. "It is unbelievable to win this award," Coe said at the magazine's silver anniversary gala.

The short list of 16 excluded athletes from events up to 800 metres. Steve Ovett was the only other Briton short-listed. Among others were Kip Keino, Carlos Lopes and Jim Ryun, who were there to applaud Coe.

He said his fondest memory was of the Los Angeles Olympics in 1984, when he became the first to win successive Olympic 1,500 metres titles, after suffering lingering illness in 1982 and 1983.

The performance from someone else that had most impressed him was, he said, a difficult choice between Viren's 1976 Olympic 5,000 metres win — which helped seal his second Olympic 5,000 and 10,000 metres double — and Ovett's 1977 1,500 metres World Cup victory.

The women's award went to Grete Waitz of Norway, world cross-country champion five times, a former world record-holder at 3,000 metres and the 1983 marathon world champion. Priscilla Welch, aged 47, was the top woman veteran runner of the quarter-century. OTHER AWARDS: Greatest woman track performer: Florence Griffith-Joyner. Greatest indoor performer: Eilish O'Connell. Greatest Olympic athlete: Carl Lewis. Best male veteran: John Campbell.

THE TIMES JAMESON - Irish Whiskey - RUGBY WORLD CUP RESULTS SERVICE

Full results & reports up-dated twice daily PLUS LIVE commentary on selected home team matches 0839 555506

We don't want to appear biased, but jolly good luck this afternoon chaps.

SONY.

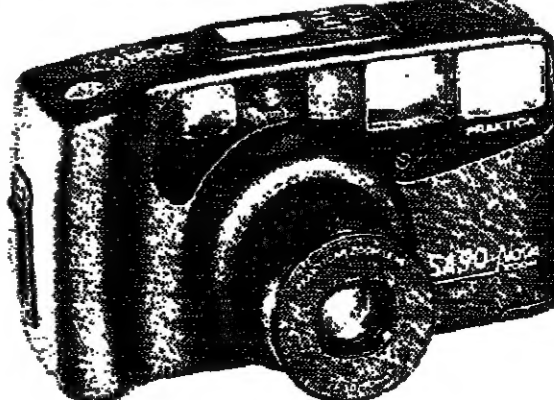
Sponsors of ITV's coverage of the Rugby World Cup.

What's fast, versatile and leaves the opposition standing?



A 35mm compact zoom camera provides the ultimate in picture convenience. Everything needed to capture a vast array of subjects is contained within a single package; everything is instantly to hand for frame and shot photography. And no zoom camera, at anything like the price, offers as much as the new NOVA ZOOM 90. 38-90mm zoom, auto-focus, auto-flash, auto wind-on, auto-exposure, auto-everything!... In fact, everything is designed for ultimate ease and accuracy of use. Please either drop us a line or ring us on 081-953 1688 and we'll send you a full-colour brochure and the name of your nearest stockist.

Sole UK distributors for Praktica Sport products: C.Z. SCIENTIFIC INSTRUMENTS LTD, PO Box 43, 1 Elstree Way, Borehamwood, Herts, WD6 1NH.



- ▶ AUTOFOCUS
- ▶ AUTO-WIND
- ▶ PROGRAM SHUTTER
- ▶ 5 STEP POWER ZOOM
- ▶ AUTO-SENSOR FLASH
- ▶ AUTO-REWIND
- ▶ MULTIPLE EXPOSURE
- ▶ MULTI-SELF-TIMER
- ▶ INTERVAL TIMER
- ▶ DX CODING (50-3200 ISO)
- ▶ CASE AND STRAP

● RACING 34, 35
● FOOTBALL 36
● GOLF 39



England's task of achievement with acceptance

By DAVID MILLER
CHIEF SPORTS CORRESPONDENT

There are two examinations for England in the Rugby World Cup final at Twickenham this afternoon: for English rugby and for English social conduct. The risk long-term is failure in the second; or even if the first is won, Australia may, however, show they are better on both fronts.

The World Cup could not have produced in prospect a more intriguing finale, undoubtedly the most arresting sports event here since England appeared in that other final 25 years ago. The eminently superior appeal of Australia's style, compared with functional England, places a strain on Englishmen on and off the field.

Never has the maxim that rugby is a hooligans' game for gentlemen been under greater scrutiny. Australia have marvellously upheld the creed during the past three weeks. If England are now to reverse the general expectation in this match, it is imperative that they should do so in a manner which can be applauded, and emulated, by schoolboys up and down the land.

Either way, it is equally imperative that English spectators behave in a civilised and sporting way that has been a cornerstone of this sport for the past century. There is justified alarm that English rugby spectators, for so long a pillar of middle-class respectability, are becoming as narrow, emotionally, as their present team's tactical perspective.

centuries to an age of social disorder when "football" had to be legally banned from the streets. There is a fine borderline, as football, boxing and, even occasionally, cricket have demonstrated, between alcohol-fueled enthusiasm that is friendly or malevolent.

Will Carling and his men are, therefore, playing for more than a place in the history books, their own and their families' self-esteem, and the reputation of English rugby. They represent, under unforgiving exposure, the social face of English society no less than did Gary Lineker and his players in Italy last year. It does not escape notice that David Campese and the other Australians seem more conscious of a sense of moral mission, even if at times a shade precious about it.

We live in an age of sporting heroes too often having feet of clay: George Best, Alex Higgins, Mike Tyson, Paul Gascoigne. At the moment when rugby union is stretching out to embrace the world, it needs to do so with an uplifting spirit, a clear conscience, an example to everyone in the sport that here is a game in which players and spectators know how to behave and can be a worthy example to all.

England go into today's Rugby World Cup final at Twickenham with a raging spirit and a point to prove

Australia pose a mighty obstacle

By DAVID HANDS
RUGBY CORRESPONDENT

THE rough winds that buffeted Twickenham yesterday will be as nothing compared to the thunderous clash today of some of the biggest and heaviest forwards in world rugby. England, champions of the northern hemisphere, meet Australia, champions of the south, in the final of the Rugby World Cup. A battle royal, given the presence of the Queen, the Princess Royal and Prince Edward, at the climax of the most significant and prestigious tournament in the sport's history.

It is many a year, too, since England went into an international at Twickenham as underdogs, but that is the fate inflicted on them by the style and strength of this Australian team. Such a situation can be turned to good advantage; add a sense of indignation to the raging team spirit which exists in the England camp and they could yet conclude this match by lifting the Webb Ellis Cup, the 85-year-old trophy relinquished last weekend by New Zealand.

"There is still a very keen feeling that we have not produced our best and that the stage is set for our best performance to date," says Carling, England's captain, said yesterday, after his team had gone through a brief training period at the Stoop Memorial Ground. "But it is the same for both sides. It's whoever gets it right. We hope and believe it will be us. I think such a performance is there."

Throughout this tournament, England have taken a malicious delight in proving their critics wrong — those who said they were too old, too inhibited, too slow. When they had been told they could not hope to proceed without radically adjusting their pat-

England			Australia		
J M Webb	15	Full back	M C Roebuck	15	
S J Halliday	14	Right wing	R H Egerton	14	
W D C Carling	13	Centre	J S Little	13	
J C Guscott	12	Centre	T J Horan	12	
R Underwood	11	Left wing	D I Campese	11	
C R Andrew	10	Stand-off	M P L ynagh	10	
R J Hill	9	Scrum half	N C Farr-Jones	9	
J Leonard	1	Prop	A J Daly	1	
B C Moore	2	Hooker	P N Kearns	2	
J A Probyn	3	Prop	E J A McKenzie	3	
M G Skinner	6	Flanker	S P Poldavin	6	
P J Ackford	4	Lock	R J McCall	4	
W A Dooley	5	Lock	J A Eales	5	
P J Winterbottom	7	Flanker	V Ofahengaue	7	
M C Teague	8	No. 8	T Coker	8	

Referee: W D Bevan (Wales).
REPLACEMENTS: 16 N J Heston (Oxford), 17 A G Herbert (GFS), 18 P J Stacey (Queensland Univ.), 19 J S Miller (Queensland Univ.), 20 D J Crowley (Southern Districts), 21 D V Nustons (Queensland Univ.).

IF the final is undecided after 80 minutes of play, there will be 20 minutes of extra time, ten minutes each way. If the scores are still level, the number of tries scored by each team in the match will determine the winner. If they are still level, the deciding factor will be the number of players sent off in the tournament (so far, neither country has had a player dismissed). If there is still no winner, the Webb Ellis Cup will be shared.

BETTING: William Hill has made Australia strong favourites at 1-3 to win the Webb Ellis Cup today. England are offered at 11-5. David Campese, the Australia wing, is 4-1 to score the first try of the match, ahead of Rory Underwood, of England, at 7-1.

WEATHER: It will be fairly breezy at Twickenham, with a south to southwest wind. It will probably be dry, with some sunny intervals, though there is a small chance of a shower.

TODAY'S TELEVISION: ITV: 1.55-4.45pm: Live coverage of the final. Highlights: 11.05pm-12.0. Screensport: 10-11am: Highlights of the third-place play-off between Scotland and New Zealand. 2.0-4.15pm: Live coverage of the final. 9.30-10.30pm: Final highlights.



Only one aim: Jonathan Webb gets it right in practice leading up to today's match

Financial debate joined by Major

By PETER BILLS

THE prime minister, John Major, yesterday expressed sympathy with England players who have been left out of pocket by their participation in the World Cup.

In an interview to be broadcast on Radio Four this morning, he said: "I can understand the frustration of people who are very high class rugby union players who say 'I'll be equally good at soccer or snooker or even darts I would have a very high standard of living'." But Mr Major, who played rugby at school, added: "I would be very sad if rugby union did not remain an amateur sport, but that's because I'm a stuffy old traditionalist — I don't know that I'm right."

Speaking in an interview with Cliff Morgan to be broadcast on BBC Radio's *Sport on Four*, the prime minister said the final would have the same impact as England's World Cup football success in 1966.

"Twenty-five years ago taxi drivers were talking about Bobby Moore and now they are talking about Will Carling. That is going to impact on a whole generation of youngsters and the future is very bright," he said.

Brian Moore, the England pack leader, also chose the eve of the final to reiterate the players' anxieties about the issue of financial reward. The International Rugby Football Board will decide next week if the England players can receive the estimated £5,000 to £10,000 per man they have raised through their promotional Run With The Ball campaign.

Moore, who fears the decision will be delayed, said: "Public opinion is on our side and it is not a great deal of money — about the difference between an average car and a top-of-the-range job. If they do not make a decision next week, it will show a lack of will on their part."

Changing game, page 39

Natural stage for final

THE splendour of Twickenham, with all its great historical connotations, is an appropriate stage for the World Cup final today, the first to be played in the northern hemisphere.

Before a capacity crowd of 62,500, the stadium, which has in recent years undergone reconstruction worth millions of pounds, will host the biggest day in the history of the sport. The match will gross gate receipts of £1 million and be shown live on television in 40 countries around the world.

Among rugby followers, the Twickenham name evokes the same sort of awe and respect accorded to Lord's by cricketers, or to Wembley by footballers. As Rugby Football Union spokesman said: "As soon as it was decided the World Cup would come to the northern hemisphere we could not envisage the final being played anywhere else apart from Twickenham."

The new north stand, which cost more than £10 million, was built to be ready for use for the World Cup. The RFU plans to extend the new, three-tier stand around three sides of the ground, replacing the famous east and west stands.

ENGLAND
VS
AUSTRALIA
WORLD CUP
FINAL
LIVE ON
SCREENSPORT
AT 2.00PM

Plus exciting
highlights tonight
at
9.30pm.

SCREENSPORT
RUGBY WORLD CUP

The flanker who scores tries for ITV

By KEN LAWRENCE

IN 1971, when the British Isles conquered the All Blacks in New Zealand, a 26-year-old Welsh flanker savoured "the greatest moment of my life". He had played in all four internationals, contributing enormously to the Lions' 2-1 series victory.

John Taylor suspects that his emotions will not be dissimilar today as walks into Twickenham to commentate on the Rugby World Cup final for ITV. "Well, it is one of the great days, isn't it?" he says. It is indeed.

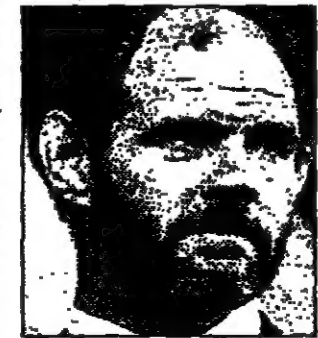
ITV can expect an audience of 12 million. Not all of them yet know how many points a try is worth. Or who Ofahengaue and Skinner and

Dwyer and Cooke are. They will know by the time Taylor has finished his work.

Taylor was all too aware at the start of the World Cup a month ago that many rugby people were questioning whether he, Alastair Hignell and Bob Symonds could escape the shadow of BBC Television's voice of rugby, Bill McLaren, but, good as McLaren is — an amply proof can be heard on BBC Radio — he has not been missed.

The ITV team dropped a few passes early on, but it also scored with its analyses, confident commentaries and, most particularly, its microphone link-up to the referees, which commentators have used to tell the viewers what the referee has ruled and why.

Taylor, aged 46, has written about rugby since he retired as a player and he has been in broadcasting for 12 years, covered three Olympics and six gymnastics world championships.



Taylor: confident voice

"I thought when I started with ITV in 1979 that it wanted to get into rugby and soon would be. However, there were those in rugby who thought they had to stay with tradition, with the BBC. Well, now we have broken that mould and proved we can do it."

The microphone link with referees is only one of the innovations. With the France-England grand slam game on BBC earlier this year having averaged 4.9 million viewers, with a peak figure of 7.9 million, the commercial channel knew it would be addressing a much wider audience — many of whom would know little about rugby.

"I think we have done so in a way that has not offended

anyone, and have tried to explain a difficult game," Taylor says. "I have very clear ideas which are bound to come through. If I think an opportunity has been wasted, I am going to say so. I also like to say sometimes what might have, rather than what has, happened."

Australia were Taylor's choice of winners before the World Cup began and he sees no reason to switch. "They are the best team in the world," he says. "But England have not given it everything yet. The more you start chucking the ball about, the more natural it becomes. But no-one can accuse them of lacking bravery and determination. I just hope they can graft something on to that."